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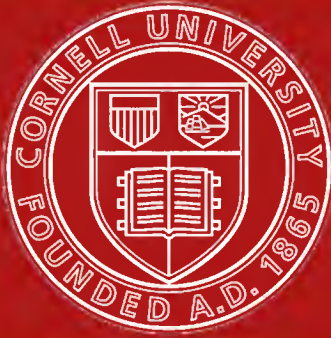
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# MEDICO-ACTUARIAL MORTALITY INVESTIGATION

## VOLUME II

INFLUENCE OF BUILD ON MORTALITY AMONG MEN

CAUSES OF DEATH AMONG MEN

MORTALITY AMONG WOMEN

INFLUENCE OF BUILD ON MORTALITY AMONG WOMEN

CAUSES OF DEATH AMONG WOMEN

MORTALITY AMONG NORTH AMERICAN INDIANS

NEGROES, CHINESE

AND JAPANESE IN NORTH AMERICA

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E.V.





## MEDICO-ACTUARIAL MORTALITY INVESTIGATION

By The Association of Life Insurance Medical Directors and The Actuarial  
Society of America

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# REPORT OF THE JOINT COMMITTEE ON THE MEDICO-ACTUARIAL MORTALITY INVESTIGATION

## INFLUENCE OF BUILD ON MORTALITY AMONG MEN

The material supplied by the Companies for the study of the influence of build on mortality consisted of—

(a) General Build cards, for all policies on standard lives in the United States and Canada issued in January of the odd years and July of the even years 1885 to 1900, inclusive.

(b) Special Build cards, for policies issued in the other months of these years and in all months of the years 1901 to 1908 inclusive on lives whose weight came within the groups 3, 4, 5, 7, 8 and 9 of the table adopted by the Committee for the purpose of obtaining data on overweights and underweights (Vol. I, pp. 120-1). The Height and Weight Table contained in the instructions issued to the Companies at the beginning of the investigation is for age 37; groups 0, 1, 2 and 6 comprise those between 15% below the scale and 25% above it; groups 3, 4 and 5 those more than 25% heavier; and groups 7, 8 and 9 those more than 15% lighter than the average weight for age 37 at entry.

The object in calling for the Special Build cards was to secure sufficient material among the insured who were distinctly overweight or underweight. As the table used in distinguishing the Special Build cases for all ages at entry was based on the weight of men aged 37, the material supplied by the Companies included a large number of cases at the younger ages less than 15% underweight, and at the old ages at entry less than 25% overweight. Both the General Build and the Special Build cards called for the height and weight of the insured, and the mortality investigations have been based upon the statistics of height and weight according to the ages of the insured at entry. Therefore, the use of a Height and Weight table based on age 37 at entry, for determining whether or not any policy should be included in the data supplied by the Companies, did not invalidate in any way the deductions drawn from the data, but had the advantage of securing additional material where it was most needed. To repeat, neither the manner of securing the material, nor the different proportion of overweights and underweights at young and old ages respectively, has had any effect on the mortality, measured according to degree of departure from the average weight, because the true average weight *for age at entry* has been used in classifying the cases. General Build cards for issues subsequent to 1900 were not called for, as the additional material would have been confined to entrants varying little from the average weight, and exhibiting no marked departure from normal mortality. The exclusion of these recent issues has slightly affected the results for the groups at or near the average weight.

There were received, in all, the records on 812,221 policies on the lives of men, but it was deemed advisable to eliminate the cases at the extremes of height and of ages at entry. The Committee, therefore, dealt with policies on men whose ages at entry were from 20 to 62 inclusive, and whose heights ranged from 5 feet 3 inches to 6 feet 2 inches, representing 744,672 cases, or 92% of the data submitted. With regard to the insured above age 62 at entry, it was thought that the adverse effect of self-selection by the applicants at these advanced ages on the one hand, and on the other, the greater care in selection exercised by the Companies, had

disturbed the normal mortality sufficiently to render any investigation into the influence of build of little value.

The group insured at ages 15 to 19 was also excluded for several reasons. These ages mark the transition period from boyhood to manhood. There is a wide difference between the average weight at age 15 and the average weight at age 19, and deductions made from investigations based on a variation of 5, 10, 15, etc., pounds from the average weight in the group would be of little value. More than three-quarters of the data were on lives from 10 to 20 pounds under the average weight, and statistics for other weight-groups were too meagre to be of value. In this connection it may be explained that the average weight was derived from the General Build cards, while, as already mentioned, the present statistics include the Special Build cards, much the greater part of the latter for age-group 15-19 being on light weights. Furthermore, the methods of selecting risks at these young ages probably differed widely among the Companies.

The extent of the material and the average period of exposure to risk may be seen from the following table:

MEN			
AVERAGE PERIOD OF EXPOSURE			
Height 5 Feet 3 Inches to 6 Feet 2 Inches inclusive. Ages at Entry 20 to 62, inclusive			
Ages at Entry	Number Entering	Years of Exposure	Average Period of Exposure in Years
20-24	152,862	948,394	6.20
25-29	175,155	1,223,743	6.99
30-34	149,016	1,093,268	7.34
35-39	109,762	805,614	7.35
40-44	73,934	537,156	7.27
45-49	44,530	312,055	7.01
50-53	20,855	142,896	6.85
54-56	9,792	67,632	6.91
57-59	5,850	39,275	6.71
60-62	2,916	19,265	6.61
Total	744,672	5,189,298	6.97

#### METHOD OF HANDLING THE DATA

The Committee desired information on two main points:

1. The variation of the mortality according to the degree of departure from the average weight;
2. The build at which the lowest mortality was experienced for the various ages at entry.

The cards under each age-group and height were first sorted into weight-groups, the unit figure 0 or 5 of the weight being the central figure in each group. For example, the weights 123, 124, 125, 126 and 127 formed one group, and the weights 128, 129, 130, 131 and 132 the next group. The 5-pound groups in which the average weights (see p. 37, Vol. I) for each age-group and height were located constitute the average-weight groups. The overweight and underweight groups were then classified as follows:

#### UNDERWEIGHT GROUPS

- 5 pounds
- 10 pounds
- 15 pounds to - 20 pounds
- 25 pounds to - 30 pounds
- 35 pounds to - 45 pounds
- 50 pounds and more

#### OVERWEIGHT GROUPS

- + 5 pounds
- + 10 pounds
- + 15 pounds to + 20 pounds
- + 25 pounds to + 30 pounds
- + 35 pounds to + 45 pounds
- + 50 pounds to + 60 pounds
- + 65 pounds to + 80 pounds
- + 85 pounds and more

The group "+5 pounds" is the next higher 5-pound group to that in which the average weight is found. Thus, if the average weight were 126 pounds, the "average-weight group" would contain all persons of 123 to 127 pounds, and the "+5 pounds group" would contain all persons from 128 to 132 pounds. Similarly, if the average weight were 124 pounds, the "average-weight group" would be the group from 123 to 127 pounds, and the "+5 pounds group" the group containing those from 128 to 132 pounds.

Consideration was given to dividing the statistics into one-pound or two-pound groups, but this was deemed inadvisable, especially in view of the considerable proportion of estimated weights, and of the fact that 60% of the stated weights of the insured ended with 0 or 5 (Vol. I, p. 16). It is believed that the plan adopted of 5-pound groups will give as accurate results as may be obtained from the statistics.

The data were then combined into three sections according to height:

- (a) Short men—5 feet 3 inches to 5 feet 6 inches inclusive
- (b) Men of average height—5 feet 7 inches to 5 feet 10 inches inclusive
- (c) Tall men—5 feet 11 inches to 6 feet 2 inches inclusive.

The expected deaths were then determined under each age-group for each of the three sections of height and according to the fifteen subdivisions already described—namely, the average-weight group, the six underweight groups, and the eight overweight groups.

The expected deaths were calculated by the select table of mortality known as the M. A. Table, which appears on pages 89 and 90 of Volume I. Full details appear in Table I, pp. 63-107.

Attention is especially drawn to the fact that in all the exhibits hereafter given, and in all the comparisons of actual and expected deaths the grouping is based upon the average weight *according to the ages at entry*. The table appearing in the Instructions, which was based on the average weight at age 37, has not been used in determining the influence of build on mortality, nor in any way other than to ascertain which entrants came within the Special Build limits.

#### SYNOPSIS OF RESULTS

In Table II, pp. 108-9, the three divisions of height are combined, the number entering, the actual and expected deaths and the ratio being given under each age-group for each weight-group. A synopsis of Table II by ages at entry and by policy years is given in Table A. In these and the succeeding tables the statistics include only the data of heights from 5 feet 3 inches to 6 feet 2 inches inclusive, at ages at entry 20 to 62 inclusive.

**TABLE A**  
**MEN**  
**ALL POLICY YEARS COMBINED**

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
<b>20-24</b>	152,862	4,982	4,362	114%
<b>25-29</b>	175,155	6,496	6,008	108
<b>30-34</b>	149,016	6,617	6,117	108
<b>35-39</b>	109,762	6,209	5,614	111
<b>40-44</b>	73,934	5,801	5,115	113
<b>45-49</b>	44,530	4,598	4,180	110
<b>50-53</b>	20,855	3,082	2,746	112
<b>54-56</b>	9,792	1,796	1,752	103
<b>57-59</b>	5,850	1,334	1,317	101
<b>60-62</b>	2,916	802	827	97
<b>Total</b>	<b>744,672</b>	<b>41,717</b>	<b>38,038</b>	<b>110%</b>

**ALL AGES AT ENTRY COMBINED**

Policy Years	Actual Deaths	Expected Deaths	Ratio
<b>1</b>	3,258	3,214	101%
<b>2</b>	3,462	3,221	107
<b>3</b>	3,340	3,023	110
<b>4</b>	3,129	2,835	110
<b>5</b>	2,975	2,681	111
<b>1-5</b>	16,164	14,974	108
<b>6-10</b>	12,862	11,500	112
<b>11-15</b>	8,299	7,365	113
<b>16-24</b>	4,392	4,199	105
<b>1-24</b>	<b>41,717</b>	<b>38,038</b>	<b>110%</b>

The foregoing tables show that the aggregate mortality is only 10% in excess of the expected deaths by the select mortality table adopted by the Committee, the maximum variation of any age-group being 14% from the standard. In view of the fact that fully one-half of the cases are more than twenty pounds over or under the average weight (see Table B), some excess of actual over tabular mortality was to be expected.

The next table is a synopsis of the results according to various weight-groups for all ages and policy years combined.



**TABLE B**  
**MEN**

**ALL AGES AT ENTRY AND POLICY YEARS COMBINED**

Variation from Average Weight in Pounds	Number Entering	Actual Deaths	Expected Deaths	Ratio
<b>-50 and more</b>	1,685	165	160	103%
<b>-35 to -45</b>	57,737	4,199	4,375	96
<b>-25 to -30</b>	207,486	9,873	9,442	105
<b>-15 to -20</b>	209,805	7,997	7,481	107
<b>-10</b>	28,894	1,574	1,637	96
<b>-5</b>	26,186	1,480	1,529	97
<b>Average</b>	24,525	1,381	1,422	97
<b>+5</b>	20,412	1,176	1,188	99
<b>+10</b>	16,453	970	999	97
<b>+15 to +20</b>	22,363	1,497	1,443	104
<b>+25 to +30</b>	14,520	1,267	1,122	113
<b>+35 to +45</b>	54,295	5,061	3,876	131
<b>+50 to +60</b>	46,417	3,697	2,563	144
<b>+65 to +80</b>	12,119	1,144	695	165
<b>+85 and more</b>	1,775	236	106	223
<b>Total</b>	744,672	41,717	38,038	110%

The mortality from 10 pounds underweight to 10 pounds overweight, inclusive, is about 97% of the expected deaths, and from 20 pounds underweight to 20 pounds overweight, 102%, these percentages indicating the reliability of the M. A. Table. There is an apparent steady advance in relative mortality with increasing weight, but only a slight increase in the mortality among underweights compared with those of average weight. It would be unwise to base conclusions on this synopsis without further analysis, because all ages are combined and the effect of underweight at the young ages is obscured.

It will be seen from Table II, pp. 108-9, that the relatively large numbers in the weight-group -15 to -20 pounds, and in the weight-group -25 to -30 pounds, are found chiefly at the younger ages at entry, and are due to the use of a table of height and weight based on age 37 at entry in determining Special Build cases. The distribution of overweights has been affected by the same cause.

#### EFFECT OF UNDERWEIGHT ON MORTALITY

The effect of underweight on mortality will be best seen from the results in the three following weight-groups, taken from Table II:

- (a) - 5 to -10 pounds
- (b) -15 to -20 pounds
- (c) -25 to -45 pounds.

**TABLE C**  
**MEN—UNDERWEIGHTS**  
**ALL POLICY YEARS COMBINED**  
**— 5 to — 10 Pounds**

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	13,066	479	449	107%
25-29	13,469	545	552	99
30-34	11,242	555	535	104
35-39	7,724	428	470	91
40-44	4,783	334	393	85
45-49	2,579	284	292	97
50-56	1,727	291	324	90
57-62	490	138	149	93
Total	55,080	3,054	3,164	97%

**— 15 to — 20 Pounds**

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	97,578	3,031	2,634	115%
25-29	73,062	2,596	2,393	108
30-34	22,573	965	968	100
35-39	7,708	464	451	103
40-44	4,589	326	373	87
45-49	2,395	265	269	99
50-56	1,487	244	265	92
57-62	413	106	129	82
Total	209,805	7,997	7,482	107%

**— 25 to — 45 Pounds**

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	21,631	806	603	134%
25-29	54,457	2,092	1,804	116
30-34	73,619	3,107	2,870	108
35-39	52,344	2,601	2,556	102
40-44	31,621	2,048	2,113	97
45-49	17,241	1,393	1,559	89
50-56	11,052	1,401	1,545	91
57-62	3,258	624	767	81
Total	265,223	14,072	13,817	102%

The results of Table C are brought together for convenience in the following summary:

**MEN—UNDERWEIGHTS**  
**ALL POLICY YEARS COMBINED**  
**RATIO OF ACTUAL TO EXPECTED DEATHS**

Ages at Entry	Variation from Average Weight in Pounds		
	— 5 to — 10	— 15 to — 20	— 25 to — 45
20-24	107%	115%	134%
25-29	99	108	116
30-34	104	100	108
35-39	91	103	102
40-44	85	87	97
45-49	97	99	89
50-56	90	92	91
57-62	93	82	81

The increasing ratio of mortality with decreasing weight at the young ages at entry is noteworthy; and also the decreasing influence of underweight with the increase of the age at entry. It is well known that the percentage of declined cases increases with the degree of departure from the average weight, and this care in selection may have had some part in producing the satisfactory results among entrants at ages at entry 40 to 62 among underweights. On the other hand, as underweight has long been regarded as of serious importance at the younger ages and the presumption is that at these ages underweights have been selected with special care, emphasis is given to the somewhat unsatisfactory results disclosed; while at those ages where underweight has been least considered as a disadvantage, the good results indicate that even a considerable underweight is of itself no disadvantage in persons 40 years old and upwards.

In investigations of this kind the question of the connection between the plans of insurance selected by applicants and the mortality naturally arises, and with a view to securing facts which would serve as a basis for study of that subject, the Committee asked six companies, the Phoenix Mutual, The Mutual Life, the Mutual Benefit, the Metropolitan, The Prudential and the New York Life, to give the plan of insurance on a certain proportion of their cards. The policies were divided into four kinds, Ordinary Life, Limited-Payment Life, Endowment and Term. As Term insurances constituted less than 1% of the total, they have been omitted from the comparisons in the following tables:

#### DISTRIBUTION BY PLANS

Variation from Normal Weight in Pounds	Number of Policies	Ordinary Life Plan	Limited-Payment Life Plan	Endowment Insurance Plan
—10 to +10	2,167	44%	40%	16%
—25 to —45	1,198	47	39	14
—50 and more	341	39	39	22

The first group represents those of average weight, 5 to 10 pounds overweight and 5 to 10 pounds underweight, combined, and may be regarded as a standard for comparison. Arranging the data contained in this standard group according to ages at entry, the following facts are obtained:

#### DISTRIBUTION BY PLANS, —10 POUNDS TO +10 POUNDS INCLUSIVE

Ages at Entry	Number of Policies	Ordinary Life Plan	Limited-Payment Life Plan	Endowment Insurance Plan
25–29	600	28%	56%	16%
35–39	998	40	44	16
50–53	569	68	18	14

The percentage of Ordinary Life policies to the total increases with advancing age at entry, while the percentage of Limited-Payment decreases as rapidly. The percentage of Endowment insurance to the total issues on all plans does not show any substantial change at the various ages at entry. The build which is of most interest in considering the influence of underweight is that 50 and more pounds underweight. Unfortunately there was not a large amount of data at these weights, and, accordingly, the statistics were divided into only two groups of ages at entry.

#### DISTRIBUTION BY PLANS, —50 AND MORE POUNDS

Ages at Entry	Number of Policies	Ordinary Life Plan	Limited-Payment Life Plan	Endowment Insurance Plan
35 and younger	127	28%	45%	27%
Over 35	214	46	35	19

The trend of the foregoing table is similar to that of the group of 10 pounds underweight to 10 pounds overweight, but the percentage of Endowment insurances is distinctly greater among those 50 and more pounds underweight.

A reasonable conclusion from the study of underweights is that, if great care is taken in the selection, underweight, even to a considerable degree, has no detrimental influence on mortality except at the younger ages at entry.

## INFLUENCE OF OVERWEIGHT ON MORTALITY

From Table I has been derived the following synopsis with regard to the overweight groups:

**TABLE D**  
**MEN—OVERWEIGHTS**  
**ALL POLICY YEARS COMBINED**  
**+5 to +10 Pounds**

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	7,473	243	252	96%
25-29	8,769	316	341	93
30-34	7,446	347	350	99
35-39	5,829	347	348	100
40-44	3,559	283	301	94
45-49	2,045	246	240	103
50-56	1,382	254	248	102
57-62	362	110	108	102
Total	36,865	2,146	2,188	98%

### +15 to +20 Pounds

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	3,409	105	109	96%
25-29	4,646	163	181	90
30-34	4,600	191	221	86
35-39	4,035	245	242	101
40-44	2,665	241	219	110
45-49	1,611	211	193	109
50-56	1,084	236	195	121
57-62	313	105	84	125
Total	22,363	1,497	1,444	104%

### +25 to +45 Pounds

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	2,068	68	67	101%
25-29	5,064	212	190	112
30-34	10,533	506	424	119
35-39	13,857	877	670	131
40-44	14,774	1,298	924	140
45-49	11,084	1,238	946	131
50-56	8,781	1,452	1,174	124
57-62	2,654	677	602	112
Total	68,815	6,328	4,997	127%

### +50 to +80 Pounds

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	2,367	62	60	103%
25-29	8,790	318	272	117
30-34	13,443	657	491	134
35-39	14,020	970	625	155
40-44	9,150	995	567	175
45-49	5,916	761	505	151
50-56	3,936	801	538	149
57-62	914	277	200	138
Total	58,536	4,841	3,258	149%

For convenience the ratios of actual to expected deaths are here summarized:

**MEN—OVERWEIGHTS**  
**ALL POLICY YEARS COMBINED**  
**RATIO OF ACTUAL TO EXPECTED DEATHS**

Ages at Entry	Variation from Average Weight in Pounds			
	+5 to +10	+15 to +20	+25 to +45	+50 to +80
20-24	96%	96%	101%	103%
25-29	93	90	112	117
30-34	99	86	119	134
35-39	100	101	131	155
40-44	94	110	140	175
45-49	103	109	131	151
50-56	102	121	124	149
57-62	102	125	112	138

Overweight to a moderate degree is not a serious impairment at the young ages at entry, but has a material effect at the middle ages. For example, in the age-group 20-24 the mortality among those from 50 to 80 pounds overweight was 3% in excess of the standard; while in the age-group 40-44 it was 75%. At ages at entry 50 to 62 it does not appear that from 25 to 80 pounds above the average weight is as serious an impairment as at ages at entry 40 to 49.

The mortality among those more than 20 pounds overweight is an increasing percentage of the normal mortality at the earlier ages at entry, reaches a maximum at the entry age-group 40-44, and at the older ages is a diminishing percentage of the normal mortality. This may be the natural course of the mortality curve for overweights, but it is probable that the decreasing percentage at the older ages of entry is partly accounted for by the greater care exercised in selecting risks that are overweight at these ages.

From data, to which reference has already been made on page 11, the distribution of the policies according to plans of insurance—Ordinary Life, Limited-Payment Life and Endowment insurance—has been obtained. The proportion of business on these three plans for men from 10 pounds underweight to 10 pounds overweight has already been given, and is reproduced in the following tables, together with the distribution by plans in three groups of overweights:

**DISTRIBUTION BY PLANS**

Variation from Average Weight in Pounds	Number of Policies	Ordinary Life Plan	Limited-Payment Life Plan	Endowment Insurance Plan
-10 +10	2,167	44%	40%	16%
+25 +45	797	44	41	15
+50 +60	797	40	39	21
+65 +80	791	26	36	38

**DISTRIBUTION BY PLANS, +50 AND MORE POUNDS**

Ages at Entry	Number of Policies	Ordinary Life Plan	Limited-Payment Life Plan	Endowment Insurance Plan
25-29	399	22%	51%	27%
35-39	396	31	40	29
50-53	400	46	21	33

**PROPORTION OF ENDOWMENT INSURANCES TO TOTAL ON ALL PLANS**

Ages at Entry	From 10 Pounds Underweight to 10 Pounds Overweight	50 and More Pounds Overweight
25-29	16%	27%
35-39	16	29
50-53	14	33

The foregoing figures suggest that the companies sought to protect themselves against the results of mortality among those considerably overweight by limiting many of them to Endowment insurance. In the corresponding investigation of underweights, it was found that the proportion of Ordinary Life policies increased with the advancing age at entry, and that there was a decrease under Limited-Payment Life and Endowment policies.

#### MORTALITY AT ATTAINED AGES

The tables have dealt with the ages at entry, and not with the attained ages, because:

1. The companies are dealing with applicants for insurance at certain ages at entry, and desire to know the mortality among groups of insured during the life of the policies, according to the conditions at date of medical examination;

2. The mortality by attained ages would be of limited value, because the weight is not known at any other time than at the age at entry, no record being available of the change in weight of the insured.

As, however, it may be of interest to exhibit the mortality by attained ages, a table has been prepared for three subdivisions of height on three overweight groups—namely:

- (a) 5 feet 3 inches to 5 feet 6 inches
- (b) 5 feet 7 inches to 5 feet 10 inches
- (c) 5 feet 11 inches to 6 feet 2 inches

for

- (1) 35 to 45 pounds overweight
- (2) 50 to 60 pounds overweight
- (3) 65 to 85 pounds overweight.

The experience for the first five policy years has been excluded, so as to make the data more homogeneous. To get the general effect, groupings by decennial ages have been made. Caution must be exercised in drawing deductions from these tables, as the weight is that at age at entry and not at the attained age.

The average age of those 20 to 24 at entry is approximately 22, therefore the first age in the following tables is 27, as the first five policy years have been excluded.



**TABLE E**  
**MEN**  
**5 FEET 3 INCHES TO 5 FEET 6 INCHES**  
**EXPERIENCE OF FIRST 5 POLICY YEARS EXCLUDED**  
**+35 to +45 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
27-36	3069	15	15	100%
37-46	17314	148	111	133
47-56	20148	364	235	155
57-66	7009	310	181	171
67 and over	1025	70	61	115
Total	48565	907	603	150%

**+50 to +60 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
27-36	2595	11	13	85%
37-46	7068	82	44	186
47-56	5705	129	66	195
57-66	1814	89	46	193
67 and over	212	23	12	192
Total	17394	334	181	185%

**+65 to +80 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
27-36	532	1	3	33%
37-46	1399	18	9	200
47-56	1193	36	14	257
57-66	345	12	9	133
67 and over	44	6	2	300
Total	3513	73	37	197%

**TABLE E (Continued)**  
**MEN**  
**5 FEET 7 INCHES TO 5 FEET 10 INCHES**  
**EXPERIENCE OF FIRST 5 POLICY YEARS EXCLUDED**  
**+35 to +45 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
27-36	3666	22	18	122%
37-46	27420	234	176	133
47-56	41750	745	498	150
57-66	19054	724	504	144
67 and over	3053	247	183	135
Total	94943	1972	1379	143%

**+50 to +60 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
27-36	9723	58	49	118%
37-46	34359	304	217	140
47-56	27078	587	316	186
57-66	8733	388	223	174
67 and over	1031	79	62	127
Total	80924	1416	867	163%

**+65 to +80 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
27-36	2870	10	14	71%
37-46	9687	115	61	189
47-56	7265	169	84	201
57-66	2285	87	59	147
67 and over	229	19	13	146
Total	22336	400	231	173%

**TABLE E (Concluded)**  
**MEN**  
**5 FEET 11 INCHES TO 6 FEET 2 INCHES**  
**EXPERIENCE OF FIRST 5 POLICY YEARS EXCLUDED**  
**+35 to +45 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
<b>27-36</b>	1484	10	7	143%
<b>37-46</b>	5124	43	33	130
<b>47-56</b>	9471	204	115	177
<b>57-66</b>	5057	192	133	144
<b>67 and over</b>	728	60	44	136
<b>Total</b>	21864	509	332	153%

**+50 to +60 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
<b>27-36</b>	2798	11	14	79%
<b>37-46</b>	16963	176	108	163
<b>47-56</b>	14691	319	170	188
<b>57-66</b>	5093	209	132	158
<b>67 and over</b>	518	48	30	160
<b>Total</b>	40063	763	454	168%

**+65 to +80 Pounds**

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio
<b>27-36</b>	2079	11	10	110%
<b>37-46</b>	5844	67	37	181
<b>47-56</b>	4644	128	54	237
<b>57-66</b>	1583	94	41	229
<b>67 and over</b>	187	19	11	173
<b>Total</b>	14337	319	153	208%

The ratio of actual to expected deaths follows the same lines by attained ages as by ages at entry, excluding from the statistics the first five policy years.

A similar investigation was not made of the underweights as it was not deemed of sufficient value.

#### INCIDENCE OF LOWEST MORTALITY

To determine the build at which the lowest mortality is experienced the following additional table has been prepared.

**TABLE F**  
**MEN**  
**ALL POLICY YEARS COMBINED**  
**Average Weight**

Ages at Entry	Number Entering	Actual Deaths	Expected Deaths	Ratio
20-24	5,132	182	184	99%
25-29	6,551	247	265	93
30-34	5,014	251	237	106
35-39	3,555	205	214	96
40-44	2,148	177	178	99
45-49	1,127	130	130	100
50-56	782	129	147	88
57-62	216	60	65	92
Total	24,525	1,381	1,420	97%

The ratios of actual to expected deaths derived from the foregoing table, from Tables C and D and from Table II, pp. 108-9, are:

**MEN**  
**ALL POLICY YEARS COMBINED**  
**Ratio of Actual to Expected Deaths**

Ages at Entry	-15 to -20 Pounds	-5 to -10 Pounds	Average	+5 to +10 Pounds	+15 to +20 Pounds	+25 to +30 Pounds
20-24	115%	107%	99%	96%	96%	105%
25-29	108	99	93	93	90	113
30-34	100	104	106	99	86	127
35-39	103	91	96	100	101	118
40-44	87	85	99	94	110	116
45-49	99	97	100	103	109	112
50-56	92	90	88	102	121	109
57-62	82	93	92	102	125	100

The foregoing synopsis clearly shows that for ages at entry 20 to 34 the insured who are from 5 to 10 pounds more than the average weight are better lives than those 5 to 10 pounds less than the average weight, the reverse holding true for age 35 and above. The point of lowest mortality for ages at entry 20 to 34 lies in group 15 to 20 pounds *above* the average weight and for ages at entry 35 to 49 in the group 5 to 10 pounds *under* the average weight. For ages 50 and over the indications are that the lowest relative mortality is in the underweight groups. In general it may be said that the lowest mortality is experienced among those insured who are somewhat above the average weight at the younger ages at entry and who are below the average weight at the older ages at entry.

In the foregoing tables, the relative mortality is exhibited according to the number of pounds over or under weight. It would doubtless have been of interest to present these facts expressed in percentages over or under the average weight, but it has not been thought necessary in this series of tables, which is intended solely to show the general trend of the mortality. In the final table the percentage of departure from the average weight will be employed.

#### MORTALITY ACCORDING TO POLICY YEARS

In the previous exhibits all policy years have been combined, because further subdivisions would have made many of the groups too small to give trustworthy results. In the same way, in studying the mortality by policy years the subdivisions according to age and to weight had to be made broad enough to avoid serious fluctuations. Accordingly an exhibit (Table III, p. 110) has been prepared of the mortality in four divisions of weight, subdivided into three age-groups. The divisions by weight are:

- (a) 25 pounds and more underweight;
- (b) from 20 pounds underweight to 20 pounds overweight;
- (c) from 25 pounds to 45 pounds overweight;
- (d) 50 pounds and more overweight.

As the influence of underweight is seen most at the young ages at entry, and of overweight at the middle and old ages at entry, the age-groups were made to consist of (1) 20 to 29; (2) 30 to 49; and (3) 50 to 62. The ratios for the above weight-groups, extracted from Table III, are given below.

#### MEN

##### 25 POUNDS AND MORE UNDERWEIGHT

##### Ratio of Actual to Expected Deaths

Policy Years	Ages at Entry 20-29	Ages at Entry 30-49	Ages at Entry 50-62
<b>1</b>	118%	96%	97%
<b>2</b>	122	112	94
<b>3</b>	123	113	83
<b>4</b>	129	113	95
<b>5</b>	124	116	85
<b>1-5</b>	123	110	91
<b>6-10</b>	122	103	91
<b>11-15</b>	120	93	82
<b>16-24</b>	104	82	78
<b>1-24</b>	120	101	88

In each of the three age-groups the lowest relative mortality appears in the 16th to the 24th policy year. This was to be expected, as the ratio of actual to expected mortality decreases with advancing age at entry for underweights.

**MEN**  
**FROM 20 POUNDS UNDERWEIGHT TO 20 POUNDS OVERWEIGHT**  
**Ratio of Actual to Expected Deaths**

Policy Years	Ages at Entry 20-29	Ages at Entry 30-49	Ages at Entry 50-62
<b>1</b>	104%	104%	99%
<b>2</b>	113	101	85
<b>3</b>	117	97	103
<b>4</b>	109	106	100
<b>5</b>	107	94	93
<b>1-5</b>	110	101	96
<b>6-10</b>	106	98	96
<b>11-15</b>	106	99	101
<b>16-24</b>	101	90	99
<b>1-24</b>	107	98	98

The foregoing table evidences the substantial correctness of the standard, the M. A. Table.

**MEN**  
**FROM 25 TO 45 POUNDS OVERWEIGHT**  
**Ratio of Actual to Expected Deaths**

Policy Years	Ages at Entry 20-29	Ages at Entry 30-49	Ages at Entry 50-62
<b>1</b>	102%	97%	89%
<b>2</b>	100	90	104
<b>3</b>	76	115	113
<b>4</b>	97	118	108
<b>5</b>	123	119	110
<b>1-5</b>	99	107	105
<b>6-10</b>	109	137	125
<b>11-15</b>	106	153	137
<b>16-24</b>	156	167	133
<b>1-24</b>	109	132	120

In the first age-group, 20-29, the amount of the data is small, the number of deaths, for example, in the third policy year being only 16, and, for that reason, the ratio of actual to expected deaths of 76% should be disregarded.

There is evidence in this table that the mortality among overweights in the early policy years is not so high relatively as in the later policy years. In the group 30-49 at entry, for example, the mortality for the first five years is 107%, and for the 6th to the 24th year 148%; in the age-group 50-62 the mortality for the first five policy years is 105%, and for the 6th to the 24th policy year 130%. A similar result may be seen in the next table of still heavier weights:



**MEN**  
**50 POUNDS AND MORE OVERWEIGHT**  
**Ratio of Actual to Expected Deaths**

Policy Years	Ages at Entry 20-29	Ages at Entry 30-49	Ages at Entry 50-62
<b>1</b>	108%	99%	117%
<b>2</b>	91	114	105
<b>3</b>	66	117	136
<b>4</b>	70	113	121
<b>5</b>	146	140	155
<b>1-5</b>	95	116	127
<b>6-10</b>	95	171	159
<b>11-15</b>	182	199	165
<b>16-24</b>	166	207	160
<b>1-24</b>	114	158	147

The ratios of actual to expected deaths for the first five policy years were 95%, 116% and 127% respectively for the age groups 20-29, 30-49 and 50-62, while they were 131%, 186% and 161% for the 6th to the 24th policy years for the same ages at entry.

Both the foregoing exhibits bring out the same feature as is shown in Table D—namely, that the ratio of actual to expected deaths among overweights is generally higher at ages at entry 30-49 than at ages at entry 50-62. The mortality for all policy years at 25 to 45 pounds over the average weight was 132% at ages at entry 30-49, and 120% at ages at entry 50-62, while at 50 and more pounds overweight the mortality for these two groups of ages at entry was 158% and 147% respectively. Corresponding results appear in the sixth and succeeding policy years.

The ratios of actual to expected deaths for the various ages at entry (all policy years combined) should not be accepted as necessarily applicable to the whole of life, because the average period of exposure of the cases entering into the investigation was but 7 years and the maximum time under observation of any of the lives but 24 years. In the case of impairments with the relative mortality increasing with the duration of the insurance, as generally occurs in connection with overweight, the ratio of actual to expected deaths as a whole is too low for policies carried throughout the whole of life and may be too high for short-term Endowment insurances. In comparing the results of different experiences in which the impairments are such as to cause a rapidly increasing or decreasing addition to the mortality the comparison can safely be made only by individual policy years or by groups of corresponding policy years, *e. g.*, it would be manifestly incorrect to compare the mortality in a group of overweights under observation during the first five policy years with a similar group where the observations covered a period from the 1st to the 20th policy year.

#### INFLUENCE OF HEIGHT ON MORTALITY

In order to determine whether or not the height of the insured had any influence on mortality, the data were arranged in three divisions of heights, the average height of all insured lives being the centre of the middle group.

- (1) 5 feet 3 inches to 5 feet 6 inches, inclusive
- (2) 5 feet 7 inches to 5 feet 10 inches, inclusive
- (3) 5 feet 11 inches to 6 feet 2 inches, inclusive.

Table IV, pp. 111-120, gives the statistics for the three divisions of height by groups of ages at entry, according to the variation from the average weight. As the data in a number of these

subdivisions are meagre, a synopsis (Table V, p. 121) was prepared for only six classes of weight and for decennial groups of ages at entry, in order to obtain fairly reliable results. The ratios from Table V appear in the following:

**TABLE G**  
**MEN**  
**EFFECT OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**  
**Ratio of Actual to Expected Deaths**

Ages at Entry	VARIATION FROM AVERAGE WEIGHT IN POUNDS								
	-25 to -45			-10 to -20			-5 to +5		
	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.
20-29	107%	117%	129%	96%	111%	119%	86%	101%	110%
30-39	100	105	108	96	103	102	106	97	99
40-49	88	95	95	81	92	94	107	88	106
50-59	89	91	81	99	88	*84	100	92	*89
	+10 to +20			+25 to +45			+50 to +85		
	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.
	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.	5 ft. 3 in. to 5 ft. 6 in.	5 ft. 7 in. to 5 ft. 10 in.	5 ft. 11 in. to 6 ft. 2 in.
20-29	*84%	92%	109%	*103%	103%	*133%	*98%	114%	122%
30-39	88	93	96	124	128	127	161	146	151
40-49	116	103	115	129	136	147	175	155	185
50-59	127	115	*101	116	127	117	164	150	142

\*Groups with less than 100 deaths

In five of the six weight-groups at ages 20 to 29 at entry, the insured from 5 feet 3 inches to 5 feet 6 inches were better risks than those from 5 feet 7 inches to 5 feet 10 inches, while the insured in the latter height-group showed a lower mortality in each of the weight-groups than those 5 feet 11 inches to 6 feet 2 inches. For the two decennial groups of ages at entry 30 to 39 and 40 to 49, it is difficult to draw any satisfactory conclusions; but it is apparent that for the ages at entry 50 to 59 the reverse of the condition found at ages 20 to 29 is generally true.

Combining all the policies, irrespective of the weight of the insured, and considering only the height, the following is the result:

**MEN**  
**ALL POLICY YEARS COMBINED**  
**Ratio of Actual to Expected Deaths**

Ages at Issue	Height 5 ft. 3 in. to 5 ft. 6 in.	Height 5 ft. 7 in. to 5 ft. 10 in.	Height 5 ft. 11 in. to 6 ft. 2 in.
20-29	96%	110%	122%
30-39	107	109	113
40-49	110	109	120
50-59	108	109	101

At the younger ages tall men have proved less desirable risks than short men; at the older ages the short and medium-sized men have been slightly worse risks than tall men.

## GRADUATION OF PERCENTAGES OF ACTUAL TO EXPECTED DEATHS

In order to render Table II of more practical value, percentages of actual to expected deaths were graduated as shown in the following table. The extreme weight-groups have been excluded because of insufficient data.

### GRADUATED PERCENTAGES—ACTUAL DEATHS OF EXPECTED BY M. A. TABLE ACCORDING TO NUMBER OF POUNDS VARIATION FROM AVERAGE WEIGHT

Ages at Entry	VARIATION FROM AVERAGE WEIGHT IN POUNDS												
	-35 to -45	-25 to -30	-15 to -20	-10	-5	Average	+5	+10	+15 to +20	+25 to +30	+35 to +45	+50 to +60	+65 to +80
20-24	135.	127.	115.5	107.	105.5	104.	102.	99.	*97.	102.	104.	110.	125.
25-29	122.	116.	108.5	102.	101.	100.	99.	97.5	96.5	104.	108.	116.	132.
30-34	112.5	108.	102.5	98.	97.5	97.	96.5	96.	97.	109.	118.5	131.	149.
35-39	105.	101.	97.5	94.5	95.	95.	96.	96.5	101.	112.5	133.	151.	172.
40-44	99.	95.5	93.	91.5	93.	94.	96.5	97.	108.	115.	141.	157.	181.
45-49	93.5	91.	89.5	89.5	91.5	93.5	97.5	100.	112.	116.5	139.	155.	178.
50-53	88.5	88.	87.	88.5	90.5	94.5	99.	102.	112.5	116.5	132.	150.5	172.
54-56	86.	86.	86.	88.	90.5	95.5	99.5	102.5	112.	116.	122.	142.	162.
57-59	86.	86.	86.	88.	90.5	95.5	99.5	102.	111.5	114.5	117.5	134.	153.
60-62	86.	86.	86.	88.	90.	95.	98.5	101.	110.5	112.5	114.	130.	148.

A test of the graduation is given in the following comparison of the actual deaths with the expected by the graduated ratios:

### COMPARISON OF ACTUAL WITH EXPECTED DEATHS

#### EXPECTED DEATHS CALCULATED BY GRADUATED PERCENTAGES OF M. A. TABLE (1) ALL AGES AT ENTRY COMBINED

Variation from Average Weight in Pounds	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviation
-35 to -45	4199	4227	+28	+28
-25 to -30	9873	9860	-13	+15
-15 to -20	7997	7998	+1	+16
-10	1574	1580	+6	+22
-5	1480	1477	-3	+19
Average	1381	1382	+1	+20
+5	1176	1164	-12	+8
+10	970	982	+12	+20
+15 to +20	1497	1503	+6	+26
+25 to +30	1267	1267	..	+26
+35 to +45	5061	5061	..	+26
+50 to +60	3697	3703	+6	+32
+65 to +80	1144	1140	-4	+28
Total	41316	41344	+28	..

**COMPARISON OF ACTUAL WITH EXPECTED DEATHS (*Concluded*)**  
**EXPECTED DEATHS CALCULATED BY GRADUATED PERCENTAGES OF M. A. TABLE**  
**(2) ALL WEIGHTS COMBINED**

Ages at Entry	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviation
20-24	4976	4977	+ 1	+ 1
25-29	6489	6562	+73	+74
30-34	6579	6567	-12	+62
35-39	6137	6102	-35	+27
40-44	5702	5639	-63	-36
45-49	4528	4594	+66	+30
50-53	3047	2961	-86	-56
54-56	1761	1806	+45	-11
57-59	1309	1319	+10	- 1
60-62	788	817	+29	+28
Total	41316	41344	+28	..

In using the above graduated ratios, it must not be forgotten that the data for all heights have been combined, and that a given departure from average weight is a larger percentage of such average in the case of a short than of a tall man.

A more important point is that the ratios do not represent the normal relative mortality among light, medium and heavy weights, as the light and heavy weights have been selected with greater care than the medium weights. This is specially important in the case of light weights at the young, and heavyweights at the old entry ages, in both of which sections less care in selection would unquestionably have been followed by more unfavorable results than those here presented.

The foregoing graduated ratios proceed according to the *number of pounds* over or under the average weight. A table showing the variation in mortality according to *percentage* departures from average weight has also been prepared, based on the graduated ratios:

**GRADUATED PERCENTAGES—ACTUAL DEATHS OF EXPECTED BY M. A. TABLE**  
**ACCORDING TO PERCENTAGE VARIATION FROM AVERAGE WEIGHT**

Ages at Entry	PERCENTAGE VARIATION FROM AVERAGE WEIGHT																
	-30	-25	-20	-15	-10	-5	Ave.	+5	+10	+15	+20	+25	+30	+35	+40	+45	+50
20-24	141	134	127	120	113	107	104	100	99	100	101	103	106	109	113	119	126
25-29	128	122	117	112	106	102	100	98	97	100	104	107	111	115	121	128	135
30-34	117	113	109	105	101	98	97	96	97	104	111	117	124	131	139	148	157
35-39	108	105	102	99	97	95	95	96	100	109	121	133	143	152	162	171	181
40-44	101	99	97	95	93	92	94	97	105	113	126	140	150	160	170	182	193
45-49	96	94	92	90	89	89	93	99	109	116	126	139	149	159	169	180	192
50-53	90	89	88	88	87	89	94	101	111	115	123	134	144	153	163	174	184
54-56	86	86	86	86	87	89	95	102	110	114	118	125	135	145	155	164	174
57-59	86	86	86	86	87	89	95	102	109	114	116	119	128	137	146	155	164
60-62	86	86	86	86	87	89	95	100	108	112	113	115	123	132	141	150	159

This latter table is less exact than that according to number of pounds departure, because the percentage of excess or defect is taken on the average weight of men of all heights combined. Thus, at ages 20–24 the average weight for all heights is 148 pounds, that for men 5 feet 3 inches high is 127 pounds and for men 6 feet 2 inches high 173 pounds. Thirty per cent departure therefore may correspond to thirty-five per cent, or twenty-six per cent, according as a very short or very tall man is in question. Table C, p. 22, shows that, at the younger ages, the mortality among tall men was generally greater and among short men less than the average. It follows that if the above table were used as it stands, for men of all heights, an excess mortality, already too small for a departure of twenty-six per cent, would be treated as applying to thirty per cent departure, the two errors thus being of cumulative effect, with the result that the importance of underweight in a tall, young applicant would be understated. In the same way, the effect of underweight in a short, young applicant would be overstated. The necessity for taking into consideration the height, as well as the departure from normal weight, of the younger applicants is manifest.

## CAUSES OF DEATH AMONG MEN

Tables of the proportions of deaths due to various causes in a group of standard lives have been prepared for comparison with similar tables based on the lives of those engaged in hazardous occupations or showing medical impairments. Material for this tabulation was at hand in the statistics on standard lives of the issues of January of the odd years and July of the even years 1885 to 1908 inclusive, most of the Companies having stated the causes of death. For various reasons there were available only 17,792 deaths of the 20,222 submitted by the contributing companies (see Vol. I, page 97).

In the following tables the proportions from each cause are shown in two ways:

- (a) Percentage from each cause to the total number of deaths from all causes,
- (b) Ratio from each cause per 10,000 exposed to risk.

A comparison by (b) is of more value than by (a) when there is a considerable difference in the mortality among the classes compared.

As there were ninety-four causes of death in the code (see Vol. I, pages 126-128), detailed results were too numerous for publication. Moreover, many of the causes were individually responsible for very few deaths. Accordingly tables have been prepared for all policy years combined in respect of forty of the principal causes of death, accounting for 92% of the total deaths. The deaths are tabulated under three groups of entry ages—15 to 29, 30 to 44, and 45 and over.



**TABLE H**  
**MEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**  
**Ages at Entry 15 to 29**

Code No.	Cause of Death	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever.....	650	14.2	6.7
3	Malaria.....	40	.9	.4
5	Influenza.....	33	.7	.3
14	Purulent Infection and Septicæmia.....	25	.5	.3
17	Tuberculosis of the Lungs.....	1026	22.5	10.6
18	Other varieties of Tuberculosis.....	101	2.2	1.1
21	Cancer and other Malignant Tumors.....	95	2.1	1.0
22	Acute Articular Rheumatism.....	18	.4	.2
24	Diabetes.....	57	1.2	.6
25	Anæmia and Chlorosis.....	13	.3	.1
26	Other General Diseases.....	29	.6	.3
30	Inflammation of the Brain and its Membranes.....	91	2.0	1.0
31	Locomotor Ataxia.....	13	.3	.1
32	Other Diseases of the Spinal Cord.....	18	.4	.2
33	Cerebral Hemorrhage and Apoplexy.....	94	2.1	1.0
34	Softening of the Brain.....	9	.2	.1
35	Paralysis without specified cause.....	27	.6	.3
36	General Paralysis of the Insane.....	22	.5	.2
37	Other forms of Mental Alienation.....	29	.6	.3
39	Other Diseases of the Nervous System.....	30	.7	.3
42	Pericarditis and Acute Endocarditis.....	32	.7	.3
43	Organic Diseases of the Heart.....	137	3.0	1.4
44	Angina Pectoris.....	15	.3	.2
45	Diseases of the Arteries, Atheroma, Aneurism, etc.....	13	.3	.1
51	Pneumonia.....	349	7.6	3.6
52	Pleurisy.....	22	.5	.2
54	Other Diseases of the Respiratory System, Tuberculosis excepted.....	31	.7	.3
55	Ulcer of the Stomach.....	8	.2	.1
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus.....	33	.7	.3
57	Diarrhœa and Enteritis.....	28	.6	.3
60	Appendicitis and Typhlitis.....	151	3.3	1.6
61	Hernia, Intestinal Obstruction.....	19	.4	.2
63	Cirrhosis of the Liver.....	33	.7	.3
64	Biliary Calculi.....	8	.2	.1
65	Other Diseases of the Liver.....	31	.7	.3
66	Simple Peritonitis, non-Puerperal.....	55	1.2	.6
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted.....	8	.2	.1
68	Nephritis and Bright's Disease.....	187	4.1	1.9
81	Suicide.....	141	3.1	1.5
82-91	Accident.....	554	12.1	5.7
	All other causes.....	291	6.4	3.0
	<b>Total.....</b>	<b>4566</b>	<b>100.0</b>	<b>47.2</b>

**TABLE H (Continued)**  
**MEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**  
**Ages at Entry 30 to 44**

Code No.	Cause of Death	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever . . . . .	540	6.8	4.6
3	Malaria . . . . .	84	1.1	.7
5	Influenza . . . . .	66	.8	.6
14	Purulent Infection and Septicæmia . . . . .	46	.6	.4
17	Tuberculosis of the Lungs . . . . .	965	12.3	8.2
18	Other varieties of Tuberculosis . . . . .	107	1.4	.9
21	Cancer and other Malignant Tumors . . . . .	377	4.8	3.2
22	Acute Articular Rheumatism . . . . .	36	.5	.3
24	Diabetes . . . . .	137	1.7	1.2
25	Anæmia and Chlorosis . . . . .	62	.8	.5
26	Other General Diseases . . . . .	55	.7	.5
30	Inflammation of the Brain and its Membranes . . . . .	120	1.5	1.0
31	Locomotor Ataxia . . . . .	45	.6	.4
32	Other Diseases of the Spinal Cord . . . . .	42	.5	.4
33	Cerebral Hemorrhage and Apoplexy . . . . .	486	6.2	4.1
34	Softening of the Brain . . . . .	39	.5	.3
35	Paralysis without specified cause . . . . .	79	1.0	.7
36	General Paralysis of the Insane . . . . .	91	1.2	.8
37	Other forms of Mental Alienation . . . . .	65	.8	.6
39	Other Diseases of the Nervous System . . . . .	38	.5	.3
42	Pericarditis and Acute Endocarditis . . . . .	75	1.0	.7
43	Organic Diseases of the Heart . . . . .	469	5.9	4.0
44	Angina Pectoris . . . . .	93	1.2	.8
45	Diseases of the Arteries, Atheroma, Aneurism, etc. . . . .	73	.9	.6
51	Pneumonia . . . . .	739	9.4	6.3
52	Pleurisy . . . . .	35	.4	.3
54	Other Diseases of the Respiratory System, Tuberculosis excepted . . . . .	58	.7	.5
55	Ulcer of the Stomach . . . . .	41	.5	.3
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus . . . . .	100	1.3	.9
57	Diarrhœa and Enteritis . . . . .	66	.8	.6
60	Appendicitis and Typhlitis . . . . .	167	2.1	1.4
61	Hernia, Intestinal Obstruction . . . . .	52	.7	.4
63	Cirrhosis of the Liver . . . . .	112	1.4	1.0
64	Biliary Calculi . . . . .	27	.3	.2
65	Other Diseases of the Liver . . . . .	87	1.1	.7
66	Simple Peritonitis, non-Puerperal . . . . .	50	.6	.4
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted . . . . .	26	.3	.2
68	Nephritis and Bright's Disease . . . . .	577	7.3	4.9
81	Suicide . . . . .	324	4.1	2.8
82-91	Accident . . . . .	645	8.2	5.5
	All other causes . . . . .	590	7.5	5.0
	<b>Total . . . . .</b>	<b>7886</b>	<b>100.0</b>	<b>67.2</b>

**TABLE H (Concluded)**  
**MEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**  
**Ages at Entry 45 and over**

Code No.	Cause of Death	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever . . . . .	107	2.0	3.7
3	Malaria . . . . .	38	.7	1.3
5	Influenza . . . . .	81	1.5	2.8
14	Purulent Infection and Septicæmia . . . . .	31	.6	1.1
17	Tuberculosis of the Lungs . . . . .	239	4.5	8.4
18	Other varieties of Tuberculosis . . . . .	25	.5	.9
21	Cancer and other Malignant Tumors . . . . .	411	7.7	14.4
22	Acute Articular Rheumatism . . . . .	25	.5	.9
24	Diabetes . . . . .	81	1.5	2.8
25	Anæmia and Chlorosis . . . . .	37	.7	1.3
26	Other General Diseases . . . . .	29	.5	1.0
30	Inflammation of the Brain and its Membranes . . . . .	57	1.1	2.0
31	Locomotor Ataxia . . . . .	25	.5	.9
32	Other Diseases of the Spinal Cord . . . . .	21	.4	.7
33	Cerebral Hemorrhage and Apoplexy . . . . .	604	11.3	21.2
34	Softening of the Brain . . . . .	39	.7	1.4
35	Paralysis without specified cause . . . . .	108	2.0	3.8
36	General Paralysis of the Insane . . . . .	36	.7	1.3
37	Other forms of Mental Alienation . . . . .	25	.5	.9
39	Other Diseases of the Nervous System . . . . .	33	.6	1.2
42	Pericarditis and Acute Endocarditis . . . . .	58	1.1	2.0
43	Organic Diseases of the Heart . . . . .	568	10.6	19.9
44	Angina Pectoris . . . . .	138	2.6	4.8
45	Diseases of the Arteries, Atheroma, Aneurism, etc. . . . .	102	1.9	3.6
51	Pneumonia . . . . .	451	8.4	15.8
52	Pleurisy . . . . .	32	.6	1.1
54	Other Diseases of the Respiratory System, Tuberculosis excepted . . . . .	51	1.0	1.8
55	Ulcer of the Stomach . . . . .	22	.4	.8
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus . . . . .	80	1.5	2.8
57	Diarrhœa and Enteritis . . . . .	51	1.0	1.8
60	Appendicitis and Typhlitis . . . . .	54	1.0	1.9
61	Hernia, Intestinal Obstruction . . . . .	42	.8	1.5
63	Cirrhosis of the Liver . . . . .	93	1.7	3.3
64	Biliary Calculi . . . . .	24	.4	.8
65	Other Diseases of the Liver . . . . .	61	1.1	2.1
66	Simple Peritonitis, non-Puerperal . . . . .	26	.5	.9
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted . . . . .	13	.2	.5
68	Nephritis and Bright's Disease . . . . .	510	9.6	17.9
81	Suicide . . . . .	136	2.5	4.8
82-91	Accident . . . . .	254	4.8	8.9
	All other causes . . . . .	522	9.8	18.2
	Total . . . . .	5340	100.0	187.2

While the foregoing tables are of interest, they include many causes of death which are not of material value to the student of mortality. A synopsis of the percentages of total deaths and of the ratios per 10,000 exposed to risk for the twelve most common causes appears in Table J.

**TABLE J**  
**MEN**  
**MOST COMMON CAUSES OF DEATH**

Code No.	Cause of Death	Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
		Ages at Entry			Ages at Entry		
		15-29	30-44	45 and over	15-29	30-44	45 and over
1	Typhoid Fever.....	14.2	6.8	2.0	6.7	4.6	3.7
17	Tuberculosis of the Lungs....	22.5	12.3	4.5	10.6	8.2	8.4
21	Cancer and other Malignant Tumors.....	2.1	4.8	7.7	1.0	3.2	14.4
24	Diabetes.....	1.2	1.7	1.5	.6	1.2	2.8
33	Cerebral Hemorrhage and Apoplexy.....	2.1	6.2	11.3	1.0	4.1	21.2
43	Organic Diseases of the Heart	3.0	5.9	10.6	1.4	4.0	19.9
51	Pneumonia.....	7.6	9.4	8.4	3.6	6.3	15.8
60	Appendicitis and Typhlitis...	3.3	2.1	1.0	1.6	1.4	1.9
63	Cirrhosis of the Liver.....	.7	1.4	1.7	.3	1.0	3.3
68	Nephritis and Bright's Disease	4.1	7.3	9.6	1.9	4.9	17.9
81	Suicide.....	3.1	4.1	2.5	1.5	2.8	4.8
82-91	Accident.....	12.1	8.2	4.8	5.7	5.5	8.9
	All other causes.....	24.0	29.8	34.4	11.3	20.0	64.2
	Total.....	100.0	100.0	100.0	47.2	67.2	187.2

The following diseases result in an increasing death rate (ratio per 10,000 exposed to risk) with advancing age at entry:

- Cancer and other malignant tumors
- Cerebral hemorrhage and apoplexy
- Organic diseases of the heart
- Cirrhosis of the liver
- Nephritis and Bright's disease

while there is a decreasing death rate from the following causes:

- Typhoid fever
- Tuberculosis of the lungs.

It may be noted that in the case of diabetes, pneumonia, and suicide, there is a marked increase with advancing age at entry in the ratio per 10,000 exposed to risk, while the proportion of total deaths does not show any important changes. Furthermore, the percentage of deaths from accident decreased steadily with advancing entry age, while the ratio per 10,000 exposed to risk is greatest at the oldest entry age.

This investigation of causes of death would not be complete without some comparisons of deaths according to policy years. The following tables have therefore been prepared showing the distribution of deaths from the nine most common causes in the 1st, 2d, 3d to 5th, 6th to 10th, and 11th to 24th policy years, according to the usual distribution of entry ages.

**TABLE K**  
**MEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**

Policy Years	TYPHOID FEVER								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	167	113	18	26.7	16.2	4.2	10.0	6.2	3.8
<b>2</b>	107	70	18	19.5	10.0	4.0	9.3	5.2	5.2
<b>3-5</b>	178	151	30	14.2	8.2	2.4	6.7	4.8	3.7
<b>6-10</b>	123	123	27	10.3	5.5	1.6	4.8	3.8	3.4
<b>11-24</b>	75	83	14	8.0	3.5	.9	4.5	3.8	3.2
<b>Total</b>	650	540	107	14.2	6.8	2.0	6.7	4.6	3.7

Policy Years	TUBERCULOSIS OF THE LUNGS								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	72	55	11	11.5	7.9	2.6	4.3	3.0	2.3
<b>2</b>	130	121	25	23.6	17.4	5.6	11.3	9.0	7.2
<b>3-5</b>	363	299	65	29.0	16.3	5.2	13.7	9.5	8.0
<b>6-10</b>	319	299	81	26.6	13.3	4.9	12.6	9.3	10.3
<b>11-24</b>	142	191	57	15.1	7.9	3.7	8.5	8.7	13.1
<b>Total</b>	1026	965	239	22.5	12.3	4.5	10.6	8.2	8.4

Policy Years	CANCER AND OTHER MALIGNANT TUMORS								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	4	7	15	.6	1.0	3.5	.2	.4	3.2
<b>2</b>	4	25	42	.7	3.6	9.4	.3	1.9	12.0
<b>3-5</b>	18	72	111	1.4	3.9	8.9	.7	2.3	13.6
<b>6-10</b>	30	105	129	2.5	4.7	7.8	1.2	3.3	16.4
<b>11-24</b>	39	168	114	4.1	7.0	7.3	2.3	7.6	26.3
<b>Total</b>	95	377	411	2.1	4.8	7.7	1.0	3.2	14.4

**TABLE K (Continued)**  
**MEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**

Policy Years	CEREBRAL HEMORRHAGE AND APOPLEXY								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	8	33	53	1.3	4.7	12.4	.5	1.8	11.3
<b>2</b>	3	27	45	.5	3.9	10.1	.3	2.0	12.9
<b>3-5</b>	9	87	121	.7	4.7	9.7	.3	2.8	14.9
<b>6-10</b>	26	126	192	2.2	5.6	11.6	1.0	3.9	24.4
<b>11-24</b>	48	213	193	5.1	8.9	12.4	2.9	9.7	44.5
<b>Total</b>	94	486	604	2.1	6.2	11.3	1.0	4.1	21.2

Policy Years	ORGANIC DISEASES OF THE HEART								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	11	22	24	1.8	3.2	5.6	.7	1.2	5.1
<b>2</b>	5	17	30	.9	2.4	6.7	.4	1.3	8.6
<b>3-5</b>	18	93	115	1.4	5.1	9.2	.7	3.0	14.1
<b>6-10</b>	39	120	200	3.3	5.3	12.0	1.5	3.7	25.4
<b>11-24</b>	64	217	199	6.8	9.0	12.8	3.8	9.8	45.9
<b>Total</b>	137	469	568	3.0	5.9	10.6	1.4	4.0	19.9

Policy Years	PNEUMONIA								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	46	86	58	7.4	12.3	13.6	2.8	4.7	12.4
<b>2</b>	38	57	46	6.9	8.2	10.3	3.3	4.3	13.2
<b>3-5</b>	85	211	96	6.8	11.5	7.7	3.2	6.7	11.8
<b>6-10</b>	104	213	142	8.7	9.4	8.5	4.1	6.7	18.0
<b>11-24</b>	76	172	109	8.1	7.2	7.0	4.5	7.8	25.1
<b>Total</b>	349	739	451	7.6	9.4	8.4	3.6	6.3	15.8

Policy Years	NEPHRITIS AND BRIGHT'S DISEASE								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	11	27	25	1.8	3.9	5.9	.7	1.5	5.3
<b>2</b>	16	27	25	2.9	3.9	5.6	1.4	2.0	7.2
<b>3-5</b>	42	105	115	3.4	5.7	9.2	1.6	3.3	14.1
<b>6-10</b>	59	162	189	4.9	7.2	11.4	2.3	5.1	24.0
<b>11-24</b>	59	256	156	6.3	10.6	10.0	3.5	11.6	36.0
<b>Total</b>	187	577	510	4.1	7.3	9.6	1.9	4.9	17.9

**TABLE K (Concluded)**  
**MEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**

Policy Years	SUICIDE								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	15	41	29	2.4	5.9	6.8	.9	2.2	6.2
<b>2</b>	19	24	12	3.5	3.4	2.7	1.6	1.8	3.4
<b>3-5</b>	34	63	34	2.7	3.4	2.7	1.3	2.0	4.2
<b>6-10</b>	35	113	38	2.9	5.0	2.3	1.4	3.5	4.8
<b>11-24</b>	38	83	23	4.0	3.5	1.5	2.3	3.8	5.3
<b>Total</b>	141	324	136	3.1	4.1	2.5	1.5	2.8	4.8

Policy Years	ACCIDENT								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	125	97	51	20.0	13.9	11.9	7.5	5.3	10.9
<b>2</b>	78	81	25	14.2	11.6	5.6	6.8	6.1	7.2
<b>3-5</b>	140	151	70	11.2	8.2	5.6	5.3	4.8	8.6
<b>6-10</b>	126	181	68	10.5	8.0	4.1	5.0	5.7	8.6
<b>11-24</b>	85	135	40	9.0	5.6	2.6	5.1	6.1	9.2
<b>Total</b>	554	645	254	12.1	8.2	4.8	5.7	5.5	8.9

Among the nine causes there are four under which the death rate increased with the duration of the policy, namely, cancer and other malignant tumors, cerebral hemorrhage and apoplexy, organic diseases of the heart, nephritis and Bright's disease. This is probably due to the increase in the age of the insured.

In the case of typhoid fever, the death rate decreased with the duration of the policy, increasing age apparently accounting for the diminution. The death rate from tuberculosis of the lungs is very low in the first policy year, exhibiting the effect of medical selection on a cause of death, the rate from which generally decreases with advancing age.

#### CAUSES OF DEATH AMONG OVERWEIGHTS AND UNDERWEIGHTS

For the purposes of comparison with the foregoing, tables of the causes of death among overweights and underweights have been prepared.

The twelve most common causes of death have been taken and the results tabulated for two weight-groups:

- (a) 50 and more pounds *above* the average weight,
- (b) 25 and more pounds *under* the average weight.

**TABLE L**  
**MEN**  
**DEATHS BY CAUSE—ACCORDING TO BUILD**  
**AGES AT ENTRY 15 TO 29**

Code No.	Cause of Death	Overweight 50 Pounds and more			Standard Lives			Underweight 25 Pounds and more		
		Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk	Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk	Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever . . . . .	59	16.3	8.9	650	14.2	6.7	258	9.2	5.3
17	Tuberculosis of the Lungs . . . . .	15	4.1	2.3	1026	22.5	10.6	1055	37.5	21.5
21	Cancer and other Malignant Tumors . . . . .	6	1.7	.9	95	2.1	1.0	39	1.4	.8
24	Diabetes . . . . .	10	2.8	1.5	57	1.2	.6	32	1.1	.7
33	Cerebral Hemorrhage and Apoplexy . . . . .	17	4.7	2.6	94	2.1	1.0	36	1.3	.7
43	Organic Diseases of the Heart . . . . .	33	9.1	4.9	137	3.0	1.4	72	2.6	1.5
51	Pneumonia . . . . .	30	8.3	4.5	349	7.6	3.6	211	7.5	4.3
60	Appendicitis and Typhlitis . . . . .	6	1.7	.9	151	3.3	1.6	66	2.3	1.3
63	Cirrhosis of the Liver . . . . .	9	2.5	1.3	33	.7	.3	7	.2	.1
68	Nephritis and Bright's Disease . . . . .	42	11.6	6.3	187	4.1	1.9	80	2.8	1.6
81	Suicide . . . . .	10	2.8	1.5	141	3.1	1.5	98	3.5	2.0
82-91	Accident . . . . .	31	8.6	4.7	554	12.1	5.7	200	7.1	4.1
	All other causes . . . . .	93	25.8	13.9	1092	24.0	11.3	660	23.5	13.5
	Total . . . . .	361	100.0	54.2	4566	100.0	47.2	2814	100.0	57.4

**AGES AT ENTRY 30 TO 44**

Code No.	Cause of Death	Overweight 50 Pounds and more			Standard Lives			Underweight 25 Pounds and more		
		Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk	Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk	Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever . . . . .	141	5.4	5.9	540	6.8	4.6	413	5.8	4.1
17	Tuberculosis of the Lungs . . . . .	43	1.7	1.8	965	12.3	8.2	1678	23.5	16.5
21	Cancer and other Malignant Tumors . . . . .	87	3.4	3.7	377	4.8	3.2	242	3.4	2.4
24	Diabetes . . . . .	139	5.4	5.9	137	1.7	1.2	51	.7	.5
33	Cerebral Hemorrhage and Apoplexy . . . . .	271	10.4	11.4	486	6.2	4.1	233	3.3	2.3
43	Organic Diseases of the Heart . . . . .	280	10.8	11.8	469	5.9	4.0	292	4.1	2.9
51	Pneumonia . . . . .	199	7.7	8.4	739	9.4	6.3	868	12.2	8.5
60	Appendicitis and Typhlitis . . . . .	53	2.0	2.2	167	2.1	1.4	137	1.9	1.3
63	Cirrhosis of the Liver . . . . .	89	3.4	3.8	112	1.4	1.0	35	.5	.3
68	Nephritis and Bright's Disease . . . . .	385	14.8	16.2	577	7.3	4.9	308	4.3	3.0
81	Suicide . . . . .	64	2.5	2.7	324	4.1	2.8	261	3.6	2.6
82-91	Accident . . . . .	130	5.0	5.5	645	8.2	5.5	501	7.0	4.9
	All other causes . . . . .	713	27.5	30.1	2348	29.8	20.0	2119	29.7	20.9
	Total . . . . .	2594	100.0	109.4	7886	100.0	67.2	7138	100.0	70.2

**AGES AT ENTRY 45 AND OVER**

Code No.	Cause of Death	Overweight 50 Pounds and more			Standard Lives			Underweight 25 Pounds and more		
		Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk	Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk	Number of Deaths	Percentage of Total	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever . . . . .	31	1.8	4.5	107	2.0	3.7	72	2.4	4.0
17	Tuberculosis of the Lungs . . . . .	16	.9	2.3	239	4.5	8.4	351	11.9	19.5
21	Cancer and other Malignant Tumors . . . . .	107	6.0	15.6	411	7.7	14.4	216	7.3	12.0
24	Diabetes . . . . .	93	5.3	13.6	81	1.5	2.8	11	.4	.6
33	Cerebral Hemorrhage and Apoplexy . . . . .	272	15.4	39.7	604	11.3	21.2	201	6.8	11.2
43	Organic Diseases of the Heart . . . . .	263	14.8	38.4	568	10.6	19.9	230	7.8	12.8
51	Pneumonia . . . . .	103	5.8	15.1	451	8.4	15.8	362	12.2	20.1
60	Appendicitis and Typhlitis . . . . .	25	1.4	3.7	54	1.0	1.9	22	.7	1.2
63	Cirrhosis of the Liver . . . . .	46	2.6	6.7	93	1.7	3.3	22	.7	1.2
68	Nephritis and Bright's Disease . . . . .	256	14.4	37.4	510	9.6	17.9	175	5.9	9.7
81	Suicide . . . . .	25	1.4	3.7	136	2.5	4.8	64	2.2	3.6
82-91	Accident . . . . .	50	2.8	7.3	254	4.8	8.9	156	5.3	8.7
	All other causes . . . . .	486	27.4	71.0	1832	34.4	64.2	1077	36.4	59.8
	Total . . . . .	1773	100.0	259.0	5340	100.0	187.2	2959	100.0	164.4



Many interesting conclusions may be drawn from the foregoing tables. At ages at entry 30 to 44, the death rate from tuberculosis of the lungs is very much less among the overweights than among the underweights, the ratio per 10,000 exposed to risk being 1.8 among the former, and 16.5 among the latter. From diabetes, nephritis and Bright's disease, heart disease, cirrhosis of liver, and cerebral hemorrhage and apoplexy, the death rate is much heavier among the overweights than among the underweights, the latter in each case showing lower rates than the standard lives.

The death rates from suicide, accident, and typhoid fever do not materially differ in the three build-groups.

Tables H, J, and K are applicable to the years of issue 1885 to 1908 inclusive, and may not be suitable for determining the normal proportions by cause of death during other years. It is questionable, for example, whether the same proportions would hold good for the years 1903 to 1912 as for the years 1885 to 1908, because of the advances in sanitation and medical knowledge. The death rate among the general population from consumption has decreased in recent years, while that from suicide has increased, and this may have been reflected in the death losses of the insurance companies. There is reason to believe that this shifting in the incidence of mortality will continue in the future with reference to these and other causes of death. Furthermore, in making comparisons between various experiences, the average period exposed to risk should be considered. Comparison of this experience with another of an average policy duration considerably greater or less could be validly made only by policy years.

## MORTALITY AMONG WOMEN

Until a few years ago it was the custom of the companies to charge an extra premium to women, or to place them in a special class as to dividends. This custom was justified by the statistics then available, which showed a relatively higher mortality among insured women than among insured men. Two years ago a large company published a synopsis of its experience which showed that the mortality among women, taken on the same terms as men, during a period of ten years had been as satisfactory as among men, and had been lower than when women were accepted in relatively small numbers and either charged an extra premium, or placed in a special dividend class. The experience of that company, and of other companies whose mortality is known to members of the Committee, indicates that, provided adequate care is exercised in eliminating undesirable types, the mortality is lower when insurance on the lives of women is actively canvassed for, and the same rates charged as for men, than under the above mentioned restrictions where applicants voluntarily seeking insurance form a considerable proportion of those accepted. The Committee thought that the mortality among women would be as satisfactory as among men if due care were exercised in accepting risks, and it was therefore more desirous of obtaining the relative mortality among various classes of women than among women as a whole compared with men. The companies were accordingly asked to furnish their records of policies issued to women during the years 1885 to 1908 inclusive, subdivided into four classes, according to conditions at the time the insurance was effected. The four classes were:

- (a) Spinsters
- (b) Married women, beneficiary husband
- (c) Married women, beneficiary other than husband
- (d) Widows and divorced.

Cases which had been treated in any respect as underaverage, impaired or substandard were omitted. The great majority of the risks had been accepted under modern conditions, one-eighth only of the policies having been more than ten years in force, and less than one-half more than five years in force. The extent of the material appears in the following table:

### WOMEN

Ages at Entry	Number Entering	Years of Exposure	Average Period of Exposure in Years
15-19	11,300	45,511	4.03
20-24	62,025	277,505	4.47
25-29	87,760	444,852	5.07
30-34	80,124	433,372	5.41
35-39	61,646	339,052	5.50
40-44	40,276	222,532	5.53
45-49	25,067	141,271	5.64
50-53	12,769	77,885	6.10
54-56	5,996	37,465	6.25
57-59	3,525	22,874	6.49
60-62	1,639	10,088	6.15
63-65	700	4,059	5.80
66-68	173	948	5.48
69-70	32	156	4.88
All Ages	393,032	2,057,570	5.24

### MORTALITY AMONG WOMEN—ALL CLASSES COMBINED

The experience of the four classes combined appears in Table VI, pp. 122-3, the expected deaths in that and in the following tables having been calculated by the M. A. Table.

The main features of the mortality are shown by means of short exhibits, the first of which refers to ages at entry:

#### ALL POLICY YEARS COMBINED

Ages at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15-29	3,975	3,481.34	114%
30-39	4,438	4,258.40	104
40-49	3,431	3,498.22	98
50-59	3,040	3,034.41	100
60 and over	623	699.04	89
Total	15,507	14,971.41	104%

The mortality among women is higher than among men at the young ages at entry, and lower at ages at entry 60 and above.

Considering the experience by insurance years, the following is the result:

#### ALL AGES AT ENTRY COMBINED

Policy Years	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	1,978	1,749.69	113%
2	1,907	1,759.97	108
3	1,738	1,655.90	105
4-5	3,014	2,862.96	105
1-5	8,637	8,028.52	108
6-10	4,337	4,386.19	99
11-15	1,833	1,841.85	100
16-24	700	714.85	98
Total	15,507	14,971.41	104%

From the sixth to the twenty-fourth policy years for all ages at entry combined, the ratio of actual to expected deaths is 99%. The difference between the mortality among men and women for the first five policy years may be seen in the following table:

#### FIRST FIVE POLICY YEARS

Ages at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15-19	160	137.40	116%
20-24	1,033	835.49	124
25-29	1,508	1,323.35	114
30-34	1,439	1,311.73	110
35-39	1,266	1,122.66	113
40-44	918	920.62	100
45-49	819	783.42	105
50-53	575	592.95	97
54-56	395	379.37	104
57 and over	524	621.53	84
Total	8,637	8,028.52	108%

The evidence is clear that the mortality is distinctly heavier in the early policy years at ages at entry 15 to 39 than among men. The force of adverse selection is felt by the companies most in the first policy year, and the ratio of actual to expected deaths for that year is now given:

#### FIRST POLICY YEAR

Ages at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15-19	44	35.03	126%
20-24	250	204.68	122
25-29	408	307.16	133
30-34	310	296.47	105
35-39	324	252.75	128
40-44	202	189.30	107
45-49	157	160.42	98
50-53	113	116.20	97
54-56	77	73.16	105
57 and over	93	114.52	81
Total	1,978	1,749.69	113%

#### MORTALITY ACCORDING TO CONJUGAL CONDITION AT ENTRY

The following table shows the number of entrants in each class in the entire experience, and the actual and expected deaths.

CLASS	Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	149,519	3,557	4,412	81%
Married women, beneficiary husband.....	94,813	3,235	2,566	126
Married women, beneficiary other than husband.....	82,973	4,403	3,869	114
Widows and divorced.....	65,727	4,312	4,124	105
Total.....	393,032	15,507	14,971	104%

The details of the foregoing appear in Tables VII to X, pp. 124-131.

#### SPINSTERS

The following synopsis of the ratios of actual to expected deaths is given in order to bring out the principal results of the investigation:

#### ALL AGES AT ENTRY COMBINED

Policy Years	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	458	561.26	82%
2	426	590.23	72
3	446	551.91	81
4-5	791	935.55	85
6-10	1,035	1,273.23	81
11-24	401	500.44	80
Total	3,557	4,412.62	81%

#### ALL POLICY YEARS COMBINED

Ages at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15-24	988	987.47	100%
25-29	886	1,068.92	83
30-39	1,090	1,500.16	73
40-49	438	624.22	70
50-62	151	222.32	68

In this and in several of the following tables the data for ages above 62 have been omitted as the material is meagre.

Three deductions regarding spinsters may be drawn from the foregoing:

1. The mortality has been much more favorable than among men;
2. There has been no greater adverse selection than among men;
3. Compared with men the relative mortality decreases with advancing age at entry.

#### MARRIED WOMEN

The statistics of the two classes, "Married women, beneficiary husband," and "Married women, beneficiary other than husband," are given in Tables VIII and IX, pp. 126-129. The following synopsis of the ratio of actual to expected deaths is presented:

##### ALL AGES AT ENTRY COMBINED

Policy Years	Husband Beneficiary			Other Beneficiary		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
<b>1</b>	564	386.32	146%	534	396.84	135%
<b>2</b>	525	367.92	143	525	394.89	133
<b>3</b>	426	331.28	129	439	376.09	117
<b>4-5</b>	691	545.24	127	773	672.98	115
<b>6-10</b>	719	649.75	111	1,255	1,183.41	106
<b>11-24</b>	310	285.90	108	877	844.44	104
<b>Total</b>	3,235	2,566.41	126%	4,403	3,868.65	114%

##### ALL POLICY YEARS COMBINED

Ages at Entry	Husband Beneficiary			Other Beneficiary		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
<b>15-24</b>	376	249.84	150%	250	158.58	158%
<b>25-29</b>	700	475.79	147	566	392.46	144
<b>30-39</b>	1,233	958.21	129	1,372	1,116.51	123
<b>40-49</b>	664	610.69	109	1,141	1,116.36	102
<b>50-62</b>	261	267.63	98	1,031	1,029.74	100

From the foregoing synopsis the following deductions regarding married women may be made:

1. The mortality has been distinctly higher than among men;
2. Compared with men the relative mortality decreases with advancing age at entry;
3. The class who insured as married women show a much higher mortality than those who insured as spinsters;
4. A well marked selection against the companies is indicated by the heavier ratio of actual to expected deaths in the first and second policy years;
5. The companies' aggregate experience has been slightly less favorable among married women with husband beneficiary than with another beneficiary. The difference in the ratios of actual to expected deaths by policy years for the two classes of married women in the aggregate is, however, misleading, as may be seen by referring to the groups according to age at entry. The difference in the total experience of the two classes is in large measure due to the different distribution of the policies at the various ages at entry.

## WIDOWS AND DIVORCED

The statistics regarding widows and divorced appear in Table X, pp. 130-131. The following is a synopsis of the ratios of actual to expected deaths:

### ALL AGES AT ENTRY COMBINED

Policy Years	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	422	405.27	104%
2	431	406.93	106
3	427	396.62	108
4-5	759	709.19	107
6-10	1,328	1,279.80	104
11-24	945	925.92	102
Total	4,312	4,123.73	105%

### ALL POLICY YEARS COMBINED

Ages at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15-24	47	22.33	210%
25-29	162	125.95	129
30-39	743	683.52	109
40-49	1,188	1,146.95	104
50-62	1,992	1,934.03	103

From these tables the following deductions regarding widows and divorced women may be drawn:

1. The mortality is between that of spinsters and of married women;
2. The progression of the mortality by policy years is of the same nature as among spinsters;
3. There is apparently no more selection against the companies than among men;
4. The mortality according to ages at entry is the same in its general characteristics as in the other three groups of women, the ratio of actual to expected deaths decreasing as the age at entry advances. (The data at ages 15 to 24 are very scanty.)

## SUMMARY OF RESULTS

The general results of the investigation are shown in convenient form in the following tables:

### ALL AGES AT ENTRY COMBINED Ratio of Actual to Expected Deaths by M. A. Table

Policy Years	Spinsters	Married Women Beneficiary Husband	Married Women, Beneficiary other than Husband	Widows and Divorced
1	82%	146%	135%	104%
2	72	143	133	106
3	81	129	117	108
4-5	85	127	115	107
6-10	81	111	106	104
11-24	80	108	104	102

### ALL POLICY YEARS COMBINED

Ages at Entry	Spinsters	Married Women Beneficiary Husband	Married Women, Beneficiary other than Husband	Widows and Divorced
15-24	100%	150%	158%	210%*
25-29	83	147	144	129
30-39	73	129	123	109
40-49	70	109	102	104
50-62	68	98	100	103

\* Less than 50 deaths.

In comparing the mortality of the four classes, it should be remembered that the lives are classified according to the condition at the date of issue of the policies, that a certain percentage of spinsters and widows marry, that some married women become widows, and that there is more incentive for the best type of spinsters to take insurance than for the corresponding type of married women. The hazard of child-bearing has a material influence on the mortality at the young ages at entry, as will be shown in dealing with the causes of death.

#### MORTALITY AT YOUNG AGES

A further analysis of the mortality in the early policy years at the young ages at entry was deemed necessary because the ratios of actual to expected deaths are highest and the greatest divergences exist among the classes at these ages. The following synopsis is accordingly presented to show the experience of the first five policy years for the earlier groups of entry ages:

##### FIRST FIVE POLICY YEARS AGES AT ENTRY 15-19

	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	135	120.62	112%
Married women, beneficiary husband.....	13	11.69	111
Married women, beneficiary other than husband.....	11	4.68	235
Widows and divorced.....	1	.41	244

##### AGES AT ENTRY 20-24

	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	561	554.07	101%
Married women, beneficiary husband.....	295	175.59	168
Married women, beneficiary other than husband.....	151	90.82	166
Widows and divorced.....	26	15.01	173

##### AGES AT ENTRY 25-29

	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	529	680.02	78%
Married women, beneficiary husband.....	516	337.24	153
Married women, beneficiary other than husband.....	348	226.23	154
Widows and divorced.....	115	79.86	144

##### AGES AT ENTRY 30-34

	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	346	510.64	68%
Married women, beneficiary husband.....	460	343.56	134
Married women, beneficiary other than husband.....	438	295.55	148
Widows and divorced.....	195	161.98	120

At ages at entry 15-19 the number of married women is too small to justify any definite conclusions. At these ages there is a fair number of single women and it appears that the mortality does not vary materially from the standard. So far as concerns the entrants at ages 20-24, the mortality among married women is 65% greater than among spinsters. It may be mentioned that for the sixth to the twenty-fourth policy year the mortality among married women at ages at entry 20-24 was 121% of the standard, while among spinsters it was 91%.

## MORTALITY BY PLANS OF INSURANCE

The question was raised whether the difference between the mortality among spinsters and among married women coincided with the more frequent selection of Endowment insurance by spinsters. It is well known that in the case of men, those taking Ordinary Life policies are as a whole worse risks than those taking Endowment insurances. In order to investigate the aggregate mortality of each class according to plan the policies were divided into—

- (a) Ordinary Life
- (b) Limited-Payment Life
- (c) Endowment Insurance
- (d) All other plans than Ordinary Life, Limited-Payment Life and Endowment Insurance.

As (d) represents less than 6% of the total, the statistics of that class have been omitted. Some of the companies did not furnish the plan of insurance, and accordingly the material available was about 55% of the total data under the four classes of women.

### MORTALITY BY PLANS ALL AGES AT ISSUE AND ALL POLICY YEARS COMBINED ORDINARY LIFE

	Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	11,602	353	329.9	107%
Married women, beneficiary husband.....	16,405	638	455.7	140
Married women, beneficiary other than husband. ....	20,898	1,484	1,175.6	126
Widows and divorced.....	16,815	1,544	1,355.8	114

### LIMITED-PAYMENT LIFE

	Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	31,044	669	835.1	80%
Married women, beneficiary husband.....	19,896	576	466.5	123
Married women, beneficiary other than husband.....	19,870	832	748.5	111
Widows and divorced.....	12,382	487	516.0	94

### ENDOWMENT INSURANCE

	Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters.....	50,069	1,120	1,479.0	76%
Married women, beneficiary husband.....	12,018	412	359.9	114
Married women, beneficiary other than husband.....	14,564	589	596.2	99
Widows and divorced.....	9,733	452	455.3	99

It is clear that the mortality among married women is much higher than among spinsters insured on the same plan; also that the relative mortality among the four classes of women under each plan differs little from the aggregate experience.

The difference in the mortality by plans for the four classes of women combined are shown in the following table:

### FOUR CLASSES OF WOMEN, ALL AGES AT ENTRY AND ALL POLICY YEARS COMBINED

PLAN OF INSURANCE	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Ordinary Life.....	4,019	3,317	121%
Limited-Payment Life.....	2,564	2,566	100
Endowment Insurance.....	2,573	2,890	89



It should not be assumed without qualification that these ratios express the relative differences in the mortality by plans of insurance among women as a whole, because they depend partly on the proportion of the four classes of women in the total. It is interesting to note the difference between the percentages of Endowment insurance on spinsters and on married women, and the following table has accordingly been prepared, combining the statistics for the two classes of married women:

**DISTRIBUTION BY PLANS OF INSURANCE**

	Ordinary Life	Limited- Payment Life	Endowment Insurance
Spinsters . . . . .	13%	33%	54%
Married women . . . . .	36	38	26
Widows and divorced . . . . .	43	32	25

There is not a material difference between married women and widows in the distribution by plan of insurance, but the difference between these classes and spinsters is very marked.

It does not follow from the high mortality among married women that the companies should not insure them, or that it is impossible to select married women so as to obtain a favorable mortality among them. With greater knowledge, the companies should be able to obtain as favorable mortality as among men, if not better. It may be stated that one company which investigated its experience (T. A. S. A., XI, 446) found that the married women who paid the premiums out of their own incomes and whose children were the beneficiaries under the policies showed a mortality of 90% of the standard employed in that investigation, while married women who had no children and whose husbands paid the premiums and were the beneficiaries, had a mortality of 126%.

At first sight it might appear a correct deduction from the foregoing tables that in the general population the mortality among spinsters would be much better than among married women or widows. While such may be the case, the statistics of the Committee do not prove it. The spinsters insured by the companies have generally been in receipt of good incomes and as a class have not been engaged in occupations requiring very long hours or heavy work. It is likely that only a very small proportion of them were employed as saleswomen in the stores, or were engaged in factory work. The great majority probably were teachers, stenographers, librarians, doctors, and other similarly favorable types.

## INFLUENCE OF BUILD ON MORTALITY AMONG WOMEN

There were two sets of statistics on women collected from the companies:

- (a) Data intended to be the basis of the height and weight table.
- (b) Data for the study of the four classes of women.

The cards for the former contained the height and weight in each case, but did not differentiate among spinsters, married women and widows; while the cards for the latter did not give the height and weight. The investigation into the four classes of women showed that there was a substantial difference in the mortality between spinsters and married women; but, in the hope that something of value would be obtained towards determining the influence of build on mortality, the Committee thought it advisable to make an investigation of the data on the cards under (a) together with additional homogeneous data supplied by four representative companies. The cases were divided into three height-groups:

- (1) 4 feet 11 inches to 5 feet 2 inches, inclusive
- (2) 5 feet 3 inches to 5 feet 6 inches, inclusive
- (3) 5 feet 7 inches to 5 feet 10 inches, inclusive.

These divisions were selected because the average height of the women was found to be 5 feet 4 $\frac{1}{4}$  inches. All women shorter than 4 feet 11 inches or taller than 5 feet 10 inches were excluded; and also those under age 20 or over age 62 at entry, irrespective of height. The average weight is taken from the table given in Vol. I, p. 66, based on the weight of women at the various ages at entry. The treatment of all weight-groups is the same as for men (see p. 7).

In Table XI, pp. 132-3, appears a synopsis of the results for the various groups of ages at entry for all policy years combined.

The percentages of actual to expected deaths are irregular, and do not exhibit any decided tendency. To ascertain whether a further grouping might show the trend of the mortality, the following exhibit was prepared:

### WOMEN

#### HEIGHT 4 FEET 11 INCHES TO 5 FEET 10 INCHES INCLUSIVE ALL POLICY YEARS COMBINED

Variation from Average Weight in Pounds	Ages at Entry 20 to 29 Inclusive			Ages at Entry 30 to 39 Inclusive		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
-15 to -30	742	647.36	115%	953	920.25	104%
-10 to +10	826	733.10	113	474	507.99	93
+15 to +30	142	114.38	124	154	168.18	92
+35 to +60	33	35.68	92	145	117.10	124
Total	1743	1530.52	114%	1726	1713.52	101%

**WOMEN (Continued)**  
**HEIGHT 4 FEET 11 INCHES TO 5 FEET 10 INCHES INCLUSIVE**  
**ALL POLICY YEARS COMBINED**

Variation from Average Weight in Pounds	Ages at Entry 40 to 49 Inclusive			Ages at Entry 50 to 62 Inclusive		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
-15 to -30	393	474.61	83%	273	267.09	102%
-10 to +10	296	311.21	95	264	240.61	110
+15 to +30	174	152.53	114	205	165.88	124
+35 to +60	214	183.68	117	222	168.05	132
Total	1077	1122.03	96%	964	841.63	115%

**TOTAL**

Variation from Average Weight in Pounds	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
-15 to -30	2361	2,309.31	102%
-10 to +10	1860	1,792.91	104
+15 to +30	675	600.97	112
+35 to +60	614	504.51	122
Total	5510	5207.70	106%

In interpreting these results and for purposes of comparison it should be remembered that the relative mortality in the four classes of women combined was 114% of the M. A. Table for ages at entry 20 to 29, 104% for ages 30 to 39, 98% for ages 40 to 49 and 99% for ages 50 to 62. A comparison of these percentages for women with those of weight-group from 10 pounds underweight to 10 pounds overweight follows:

**RATIO OF ACTUAL TO EXPECTED DEATHS**

	Ages at Entry			
	20-29	30-39	40-49	50-62
-10 pounds to +10 pounds.....	113%	93%	95%	110%
All women.....	114	104	98	99

The differences at ages 30-39 and 50-62 appear to indicate that the data are not free from accidental fluctuations.

At ages 20 to 29 the ratio of actual to expected deaths for those from 10 pounds underweight to 10 pounds overweight is 113% of the M. A. Table, while for those from 15 to 60 pounds overweight the ratio is only 117%. At ages at entry 30 to 39 the lowest mortality is among those from 10 pounds underweight to 30 pounds overweight. For ages at entry 40 to 49 there is a gradual increase with increased weight in the ratio of actual to expected deaths, the most favorable group being those from 15 to 30 pounds underweight. At the oldest ages at entry the mortality is probably lowest with those markedly underweight.

There is evidently little reliable information regarding the influence of build on longevity that can be obtained from the foregoing table, and accordingly another table has been prepared of more comprehensive groupings.

**WOMEN**  
**HEIGHT 4 FEET 11 INCHES TO 5 FEET 10 INCHES INCLUSIVE**  
**ALL POLICY YEARS COMBINED**

Variation from Average Weight in Pounds	Ages at Entry 20 to 39 Inclusive			Ages at Entry 40 to 62 Inclusive		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
-25 to -30	459	455.83	101%	433	497.76	87%
-15 to -20	1236	1111.78	111	233	243.94	96
-10 to +10	1300	1241.09	105	560	551.82	101
+15 to +30	296	282.56	105	379	318.41	119
+35 to +60	178	152.78	117	436	351.73	124
Total	3469	3244.04	107%	2041	1963.66	104%

TOTAL			
Variation from Average Weight in Pounds	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
-25 to -30	892	953.59	94%
-15 to -20	1469	1355.72	108
-10 to +10	1860	1792.91	104
+15 to +30	675	600.97	112
+35 to +60	614	504.51	122
Total	5510	5207.70	106%

The foregoing table brings out more clearly the markedly better quality of the distinctly underweight risks at the older ages at entry but in other respects does not afford any conclusive results.

**EFFECT OF HEIGHT ON MORTALITY**

A brief synopsis is given of the subdivision of the statistics into three sections by height, and as the results were exceedingly irregular when narrow groups by weight were employed, the following table contains only those from 20 pounds underweight to 20 pounds overweight, inclusive.

**WOMEN**  
**EFFECT OF HEIGHT ON MORTALITY**  
**From 20 Pounds Underweight to 20 Pounds Overweight Inclusive**

Ages at Entry	Height 4 Feet 11 In. to 5 Feet 2 In.			Height 5 Feet 3 In. to 5 Feet 6 In.			Height 5 Feet 7 In. to 5 Feet 10 In.		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
<b>20-29</b>	399	328	122%	893	820	109%	225	195	115%
<b>30-39</b>	324	305	106	756	745	101	138	144	96
<b>40-49</b>	141	149	95	337	349	97	70	62	113
<b>50-59</b>	140	119	118	229	221	104	37	27	137

It is evident that no satisfactory deductions can be drawn from the foregoing table.

**CONCLUSION**

In the investigations of the four classes of women it was shown that the mortality among married women was about 50% greater than among spinsters, and it would therefore be quite possible to have a lower mortality among a group of spinsters greatly overweight than among a group of married women of average weight. The statistics on build were of a heterogeneous nature on account of the variation in the mortality of the four classes. As already pointed out, the mortality under Endowment policies was very much lower than under Ordinary Life, and the proportion of Endowment insurance was twice as great among spinsters as among married women. On account of the large amount of labor involved, and the problematical value of the results, the Committee did not deem it advisable to investigate separately the influence of build on the mortality of spinsters or of married women.

While the statistics on the influence of build on mortality of women have enabled the Committee to deduce little of substantial value, the following conclusions are suggested by the synoptical tables:

1. The effect of underweight or overweight, particularly at the younger ages, is less than among men, though exhibiting the same general tendencies.
2. At the older ages, underweight to the extent of at least 30 pounds (below which weight statistics are too meagre to draw conclusions from) is an advantage, and overweight is a disadvantage, increasing with the degree of overweight.

## CAUSES OF DEATH AMONG WOMEN

Tabulations of the normal proportion of deaths among women by causes were prepared from the statistics supplied by the companies. These cover the four classes of women:

1. Spinsters;
2. Married women, beneficiary husband;
3. Married women, beneficiary other than husband;
4. Widows and divorced.

The deaths by causes were calculated (a) as percentages of the total deaths, and (b) as ratios per 10,000 exposed to risk of death.

In the data for the investigation of the mortality in the four classes of women there were 15,507 deaths, but as two companies did not supply the information regarding the causes of death, the total number of deaths in this study is 14,274. The principal causes of death were selected, and subdivisions were made according to three entry age-groups: (a) ages at entry 15 to 29, (b) 30 to 44, (c) 45 and older. The following tables exhibit the deaths from the principal causes:

**TABLE M**  
**WOMEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**  
**Ages at Entry 15 to 29**

Code No.	Cause of Death	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever.....	234	6.3	3.3
3	Malaria.....	47	1.3	.7
5	Influenza.....	28	.8	.4
14	Purulent Infection and Septicæmia.....	31	.8	.4
17	Tuberculosis of the Lungs.....	1005	27.2	14.1
18	Other varieties of Tuberculosis.....	68	1.8	1.0
21	Cancer and other Malignant Tumors.....	98	2.7	1.4
22	Acute Articular Rheumatism.....	14	.4	.2
24	Diabetes.....	25	.7	.4
25	Anæmia and Chlorosis.....	12	.3	.2
26	Other General Diseases.....	44	1.2	.6
30	Inflammation of the Brain and its Membranes.....	56	1.5	.8
31	Locomotor Ataxia.....	2	.1	..
32	Other Diseases of the Spinal Cord.....	12	.3	.2
33	Cerebral Hemorrhage and Apoplexy.....	54	1.5	.8
34	Softening of the Brain.....	3	.1	..
35	Paralysis without specified cause.....	7	.2	.1
36	General Paralysis of the Insane.....	5	.1	.1
37	Other forms of Mental Alienation.....	21	.6	.3
39	Other Diseases of the Nervous System.....	26	.7	.4
42	Pericarditis and Acute Endocarditis.....	18	.5	.3
43	Organic Diseases of the Heart.....	123	3.3	1.7
44	Angina Pectoris.....	4	.1	.1
45	Diseases of the Arteries, Atheroma, Aneurism, etc.....	1	..	..
51	Pneumonia.....	226	6.1	3.2
52	Pleurisy.....	13	.3	.2
54	Other Diseases of the Respiratory System, Tuberculosis excepted.....	21	.6	.3
55	Ulcer of the Stomach.....	17	.4	.2
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus.....	45	1.2	.6
57	Diarrhœa and Enteritis.....	38	1.0	.5
60	Appendicitis and Typhlitis.....	84	2.3	1.2
61	Hernia, Intestinal Obstruction.....	34	.9	.5
63	Cirrhosis of the Liver.....	15	.4	.2
64	Biliary Calculi.....	6	.2	.1
65	Other Diseases of the Liver.....	25	.7	.4
66	Simple Peritonitis, non-Puerperal.....	102	2.8	1.4
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted.....	6	.2	.1
68	Nephritis and Bright's Disease.....	155	4.2	2.2
72-75	Diseases of the Uterus, Ovaries, etc.....	79	2.2	1.1
76	Diseases of Pregnancy and the Puerperal State.....	466	12.6	6.5
81	Suicide.....	76	2.1	1.1
82-91	Accident.....	144	3.7	2.0
	All other causes.....	206	5.6	2.9
	<b>Total.....</b>	<b>3696</b>	<b>100.0</b>	<b>52.2</b>

**TABLE M (Continued)**  
**WOMEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**  
**Ages at Entry 30 to 44**

Code No.	Cause of Death	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever.....	244	4.3	2.7
3	Malaria.....	59	1.0	.6
5	Influenza.....	60	1.1	.7
14	Purulent Infection and Septicæmia.....	49	.9	.5
17	Tuberculosis of the Lungs.....	785	13.9	8.6
18	Other varieties of Tuberculosis.....	63	1.1	.7
21	Cancer and other Malignant Tumors.....	668	11.8	7.3
22	Acute Articular Rheumatism.....	31	.6	.3
24	Diabetes.....	54	.9	.6
25	Anæmia and Chlorosis.....	50	.9	.5
26	Other General Diseases.....	67	1.2	.7
30	Inflammation of the Brain and its Membranes.....	76	1.4	.8
31	Locomotor Ataxia.....	7	.1	.1
32	Other Diseases of the Spinal Cord.....	27	.5	.3
33	Cerebral Hemorrhage and Apoplexy.....	221	3.9	2.4
34	Softening of the Brain.....	9	.2	.1
35	Paralysis without specified cause.....	42	.7	.5
36	General Paralysis of the Insane.....	7	.1	.1
37	Other forms of Mental Alienation.....	29	.5	.3
39	Other Diseases of the Nervous System.....	35	.6	.4
42	Pericarditis and Acute Endocarditis.....	39	.7	.4
43	Organic Diseases of the Heart.....	299	5.3	3.3
44	Angina Pectoris.....	24	.4	.3
45	Diseases of the Arteries, Atheroma, Aneurism, etc.....	10	.2	.1
51	Pneumonia.....	426	7.5	4.7
52	Pleurisy.....	34	.6	.4
54	Other Diseases of the Respiratory System, Tuberculosis excepted.....	51	.9	.6
55	Ulcer of the Stomach.....	28	.5	.3
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus.....	106	1.9	1.2
57	Diarrhœa and Enteritis.....	54	.9	.6
60	Appendicitis and Typhlitis.....	88	1.5	1.0
61	Hernia, Intestinal Obstruction.....	74	1.3	.8
63	Cirrhosis of the Liver.....	44	.8	.5
64	Biliary Calculi.....	29	.5	.3
65	Other Diseases of the Liver.....	64	1.1	.7
66	Simple Peritonitis, non-Puerperal.....	133	2.4	1.5
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted.....	13	.2	.1
68	Nephritis and Bright's Disease.....	362	6.4	4.0
72-75	Diseases of the Uterus, Ovaries, etc.....	187	3.3	2.0
76	Diseases of Pregnancy and the Puerperal State.....	315	5.6	3.4
81	Suicide.....	82	1.4	.9
82-91	Accident.....	224	4.0	2.4
	All other causes.....	392	6.9	4.3
	Total.....	5661	100.0	62.0



**TABLE M (Concluded)**  
**WOMEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**  
**Ages at Entry 45 and over**

Code No.	Cause of Death	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
1	Typhoid Fever.....	62	1.3	2.3
3	Malaria.....	48	1.0	1.8
5	Influenza.....	120	2.4	4.5
14	Purulent Infection and Septicæmia.....	15	.3	.6
17	Tuberculosis of the Lungs.....	196	4.0	7.3
18	Other varieties of Tuberculosis.....	28	.6	1.0
21	Cancer and other Malignant Tumors.....	654	13.3	24.3
22	Acute Articular Rheumatism.....	24	.5	.9
24	Diabetes.....	88	1.8	3.3
25	Anæmia and Chlorosis.....	56	1.1	2.1
26	Other General Diseases.....	32	.7	1.2
30	Inflammation of the Brain and its Membranes.....	38	.8	1.4
31	Locomotor Ataxia.....	8	.2	.3
32	Other Diseases of the Spinal Cord.....	17	.3	.6
33	Cerebral Hemorrhage and Apoplexy.....	504	10.3	18.7
34	Softening of the Brain.....	23	.5	.9
35	Paralysis without specified cause.....	108	2.2	4.0
36	General Paralysis of the Insane.....	20	.4	.7
37	Other forms of Mental Alienation.....	21	.4	.8
39	Other Diseases of the Nervous System.....	28	.6	1.0
42	Pericarditis and Acute Endocarditis.....	55	1.1	2.0
43	Organic Diseases of the Heart.....	527	10.7	19.6
44	Angina Pectoris.....	35	.7	1.3
45	Diseases of the Arteries, Atheroma, Aneurism, etc.....	46	.9	1.7
51	Pneumonia.....	525	10.7	19.5
52	Pleurisy.....	12	.2	.4
54	Other Diseases of the Respiratory System, Tuberculosis excepted.....	49	1.0	1.8
55	Ulcer of the Stomach.....	16	.3	.6
56	Other Diseases of the Stomach, Mouth, Pharynx, Oesophagus.....	108	2.2	4.0
57	Diarrhœa and Enteritis.....	77	1.6	2.9
60	Appendicitis and Typhlitis.....	16	.3	.6
61	Hernia, Intestinal Obstruction.....	57	1.2	2.1
63	Cirrhosis of the Liver.....	49	1.0	1.8
64	Biliary Calculi.....	26	.5	1.0
65	Other Diseases of the Liver.....	70	1.4	2.6
66	Simple Peritonitis, non-Puerperal.....	51	1.0	1.9
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted.....	13	.3	.5
68	Nephritis and Bright's Disease.....	365	7.4	13.6
72-75	Diseases of the Uterus, Ovaries, etc.....	47	1.0	1.7
76	Diseases of Pregnancy and the Puerperal State.....	1	..	..
81	Suicide.....	26	.5	1.0
82-91	Accident.....	130	2.6	4.8
	All other causes.....	526	10.7	19.5
	<b>Total.....</b>	<b>4917</b>	<b>100.0</b>	<b>182.6</b>

From the foregoing tables have been selected the fourteen most common causes of death, and the proportions of deaths from these causes appear in the following table:

**TABLE N**  
**WOMEN**  
**MOST COMMON CAUSES OF DEATH**

Code Number	Cause of Death	Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
		Ages at Entry			Ages at Entry		
		15-29	30-44	45 and over	15-29	30-44	45 and over
1	Typhoid Fever . . . . .	6.3	4.3	1.3	3.3	2.7	2.3
17	Tuberculosis of the Lungs . .	27.2	13.9	4.0	14.1	8.6	7.3
21	Cancer and other Malignant Tumors . . . . .	2.7	11.8	13.3	1.4	7.3	24.3
24	Diabetes . . . . .	.7	.9	1.8	.4	.6	3.3
33	Cerebral Hemorrhage and Apoplexy . . . . .	1.5	3.9	10.3	.8	2.4	18.7
43	Organic Diseases of the Heart	3.3	5.3	10.7	1.7	3.3	19.6
51	Pneumonia . . . . .	6.1	7.5	10.7	3.2	4.7	19.5
60	Appendicitis and Typhlitis . .	2.3	1.5	.3	1.2	1.0	.6
63	Cirrhosis of the Liver . . . . .	.4	.8	1.0	.2	.5	1.8
68	Nephritis and Bright's Disease	4.2	6.4	7.4	2.2	4.0	13.6
72-75	Diseases of the Uterus, etc . .	2.2	3.3	1.0	1.1	2.0	1.7
76	Diseases of Pregnancy and the Puerperal State . . . . .	12.6	5.6	..	6.5	3.4	..
81	Suicide . . . . .	2.1	1.4	.5	1.1	.9	1.0
82-91	Accident . . . . .	3.7	4.0	2.6	2.0	2.4	4.8
	All other causes . . . . .	24.7	29.4	35.1	13.0	18.2	64.1
	Total . . . . .	100.0	100.0	100.0	52.2	62.0	182.6

The following diseases show an increasing proportion of deaths with advancing age at entry:

- Cancer and other malignant tumors
- Diabetes
- Cerebral hemorrhage and apoplexy
- Organic diseases of the heart
- Pneumonia
- Cirrhosis of liver
- Nephritis and Bright's disease;

while there is a decreasing proportion from the following causes:

- Typhoid fever
- Tuberculosis of the lungs
- Appendicitis and typhlitis
- Diseases of pregnancy.

The deaths from the twelve most common causes, tabulated by policy years, appear in the following table:

**TABLE O**  
**WOMEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**

Policy Years	TYPHOID FEVER								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
1	63	52	11	9.6	6.7	2.7	4.2	3.1	2.4
2	50	41	6	8.5	5.4	1.5	4.6	3.2	1.7
3-5	76	92	23	5.9	5.1	1.8	3.2	3.1	2.8
6-10	38	47	14	4.4	3.1	.9	2.3	2.0	1.9
11-24	7	12	8	2.2	1.5	.7	1.4	1.5	2.6
Total	234	244	62	6.3	4.3	1.3	3.3	2.7	2.3

Policy Years	TUBERCULOSIS OF THE LUNGS								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
1	108	68	8	16.4	8.8	2.0	7.2	4.0	1.8
2	179	127	19	30.5	16.8	4.7	16.5	9.8	5.4
3-5	419	312	80	32.7	17.2	6.2	17.5	10.4	9.6
6-10	243	210	64	28.4	13.7	4.0	14.9	9.0	8.7
11-24	56	68	25	17.9	8.7	2.1	11.1	8.3	8.0
Total	1005	785	196	27.2	13.9	4.0	14.1	8.6	7.3

Policy Years	CANCER AND OTHER MALIGNANT TUMORS								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
1	7	50	55	1.1	6.4	13.6	.5	3.0	12.1
2	5	52	64	.9	6.9	15.8	.5	4.0	18.1
3-5	24	199	196	1.9	11.0	15.2	1.0	6.6	23.5
6-10	26	240	212	3.0	15.6	13.1	1.6	10.3	28.8
11-24	36	127	127	11.5	16.3	10.5	7.2	15.4	40.7
Total	98	668	654	2.7	11.8	13.3	1.4	7.3	24.3

Policy Years	CEREBRAL HEMORRHAGE AND APOPLEXY								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
1	4	29	33	.6	3.7	8.2	.3	1.7	7.2
2	11	24	39	1.9	3.2	9.6	1.0	1.9	11.1
3-5	11	54	116	.9	3.0	9.0	.5	1.8	13.9
6-10	21	62	165	2.5	4.0	10.2	1.3	2.7	22.4
11-24	7	52	151	2.2	6.7	12.5	1.4	6.3	48.4
Total	54	221	504	1.5	3.9	10.3	.8	2.4	18.7

**TABLE O (Continued)**  
**WOMEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**

Policy Years	ORGANIC DISEASES OF THE HEART								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	14	25	34	2.1	3.2	8.4	.9	1.5	7.5
<b>2</b>	12	29	34	2.0	3.8	8.4	1.1	2.2	9.6
<b>3-5</b>	42	91	117	3.3	5.0	9.1	1.8	3.0	14.0
<b>6-10</b>	38	74	192	4.4	4.8	11.9	2.3	3.2	26.1
<b>11-24</b>	17	80	150	5.4	10.2	12.5	3.4	9.7	48.1
<b>Total</b>	123	299	527	3.3	5.3	10.7	1.7	3.3	19.6

Policy Years	PNEUMONIA								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	57	79	52	8.7	10.2	12.9	3.8	4.7	11.4
<b>2</b>	29	50	37	4.9	6.6	9.1	2.7	3.9	10.5
<b>3-5</b>	75	136	136	5.9	7.5	10.1	3.1	4.5	16.3
<b>6-10</b>	41	102	157	4.8	6.6	9.7	2.5	4.4	21.3
<b>11-24</b>	24	59	143	7.7	7.6	11.9	4.8	7.2	45.8
<b>Total</b>	226	426	525	6.1	7.5	10.7	3.2	4.7	19.5

Policy Years	APPENDICITIS AND TYPHLITIS								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	23	16	2	3.5	2.1	.5	1.5	.9	.4
<b>2</b>	11	12	1	1.9	1.6	.2	1.0	.9	.3
<b>3-5</b>	21	24	5	1.6	1.3	.4	.9	.8	.6
<b>6-10</b>	20	27	4	2.3	1.8	.2	1.2	1.2	.5
<b>11-24</b>	9	9	4	2.9	1.2	.3	1.8	1.1	1.3
<b>Total</b>	84	88	16	2.3	1.5	.3	1.2	1.0	.6

Policy Years	NEPHRITIS AND BRIGHT'S DISEASE								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	22	31	23	3.3	4.0	5.7	1.5	1.8	5.0
<b>2</b>	20	38	21	3.4	5.0	5.2	1.8	2.9	6.0
<b>3-5</b>	47	111	97	3.7	6.1	7.5	2.0	3.7	11.6
<b>6-10</b>	48	110	122	5.6	7.2	7.6	2.9	4.7	16.6
<b>11-24</b>	18	72	102	5.8	9.2	8.5	3.6	8.8	32.7
<b>Total</b>	155	362	365	4.2	6.4	7.4	2.2	4.0	13.6

**TABLE O (Concluded)**  
**WOMEN**  
**DEATHS BY CAUSE AMONG STANDARD LIVES**

Policy Years	DISEASES OF THE UTERUS, OVARIES, ETC.								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	15	31	10	2.3	4.0	2.5	1.0	1.8	2.2
<b>2</b>	8	30	8	1.4	4.0	2.0	.7	2.3	2.3
<b>3-5</b>	30	61	14	2.3	3.4	1.1	1.3	2.0	1.7
<b>6-10</b>	18	48	9	2.1	3.1	.6	1.1	2.1	1.2
<b>11-24</b>	8	17	6	2.6	2.2	.5	1.6	2.1	1.9
<b>Total</b>	79	187	47	2.2	3.3	1.0	1.1	2.0	1.7

Policy Years	DISEASES OF PREGNANCY AND THE PUERPERAL STATE								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	89	72	1	13.5	9.3	.2	5.9	4.3	.2
<b>2</b>	69	72	..	11.8	9.5	..	6.4	5.6	..
<b>3-5</b>	168	115	..	13.1	6.4	..	7.0	3.8	..
<b>6-10</b>	111	52	..	13.0	3.4	..	6.8	2.2	..
<b>11-24</b>	29	4	..	9.3	.5	..	5.8	.5	..
<b>Total</b>	466	315	1	12.6	5.6	.0	6.5	3.4	.0

Policy Years	SUICIDE								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	16	13	4	2.4	1.7	1.0	1.1	.8	.9
<b>2</b>	12	14	2	2.0	1.9	.5	1.1	1.1	.6
<b>3-5</b>	23	28	12	1.8	1.5	.9	1.0	.9	1.4
<b>6-10</b>	18	22	6	2.1	1.4	.4	1.1	.9	.8
<b>11-24</b>	7	5	2	2.2	.6	.2	1.4	.6	.6
<b>Total</b>	76	82	26	2.1	1.4	.5	1.1	.9	1.0

Policy Years	ACCIDENT								
	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
	Ages at Entry			Ages at Entry			Ages at Entry		
	15-29	30-44	45 and over	15-29	30-44	45 and over	15-29	30-44	45 and over
<b>1</b>	54	45	17	8.2	5.8	4.2	3.6	2.7	3.7
<b>2</b>	9	25	7	1.5	3.3	1.7	.8	1.9	2.0
<b>3-5</b>	40	73	35	3.1	4.0	2.7	1.7	2.4	4.2
<b>6-10</b>	31	52	53	3.6	3.4	3.3	1.9	2.2	7.2
<b>11-24</b>	10	29	18	3.2	3.7	1.5	2.0	3.5	5.8
<b>Total</b>	144	224	130	3.7	4.0	2.6	2.0	2.4	4.8

There are four causes under which the proportion increases with the duration of the policy, doubtless largely because of the advancing age of the insured, namely:

Cancer and other malignant tumors,  
Cerebral hemorrhage and apoplexy,  
Organic diseases of the heart,  
Nephritis and Bright's disease.

The mortality from suicide is not materially higher in the first than in the second or third policy year, but that from accident is distinctly higher in the first than in the second policy year.

In the case of tuberculosis, the proportion of deaths in the first policy year is comparatively low, increases to a maximum between the third and fifth year, and then decreases.

In the following tables are exhibited the most common causes of death for the four classes of women:

**TABLE P**  
**SPINSTERS**  
**MOST COMMON CAUSES OF DEATH**

Code No.	Cause of Death	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
		Ages at Entry			Ages at Entry			Ages at Entry		
		15-29	30-44	45and over	15-29	30-44	45and over	15-29	30-44	45and over
1	Typhoid Fever.....	119	60	8	7.0	5.0	2.7	2.9	2.1	2.9
17	Tuberculosis of the Lungs.....	513	174	14	30.2	14.4	4.7	12.4	6.0	5.0
21	Cancer and other Malignant Tumors.....	37	151	43	2.2	12.5	14.5	.9	5.2	15.4
24	Diabetes.....	10	15	7	.6	1.2	2.4	.2	.5	2.5
33	Cerebral Hemorrhage and Apoplexy.....	26	44	31	1.5	3.6	10.5	.6	1.5	11.1
43	Organic Diseases of the Heart.....	49	58	23	2.9	4.8	7.8	1.2	2.0	8.2
51	Pneumonia.....	93	76	27	5.4	6.3	9.1	2.2	2.6	9.7
60	Appendicitis and Typhlitis.....	54	32	2	3.2	2.6	.7	1.3	1.1	.7
63	Cirrhosis of the Liver.....	8	7	4	.5	.6	1.3	.2	.2	1.4
68	Nephritis and Bright's Disease.....	66	66	24	3.9	5.4	8.1	1.6	2.3	8.6
72-75	Diseases of the Uterus, Ovaries, etc.....	37	49	7	2.2	4.0	2.4	.9	1.7	2.5
76	Diseases of Pregnancy and the Puerperal State.....	146	46	.	8.6	3.8	..	3.5	1.6	..
81	Suicide.....	44	15	1	2.6	1.2	.3	1.1	.5	.4
82-91	Accident.....	70	73	13	4.1	6.0	4.4	1.7	2.5	4.7
	All other causes.....	426	346	92	25.1	28.6	31.1	10.2	11.8	32.8
	Total.....	1698	1212	296	100.0	100.0	100.0	40.9	41.6	105.9

**MARRIED WOMEN, BENEFICIARY HUSBAND**  
**MOST COMMON CAUSES OF DEATH**

Code No.	Cause of Death	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
		Ages at Entry			Ages at Entry			Ages at Entry		
		15-29	30-44	45and over	15-29	30-44	45and over	15-29	30-44	45and over
1	Typhoid Fever.....	57	69	13	5.5	4.5	2.6	3.6	3.2	3.8
17	Tuberculosis of the Lungs.....	248	245	28	23.8	15.8	5.6	15.9	11.3	8.1
21	Cancer and other Malignant Tumors.....	24	154	72	2.3	10.0	14.4	1.5	7.1	20.9
24	Diabetes.....	8	10	10	.8	.6	2.0	.5	.5	2.9
33	Cerebral Hemorrhage and Apoplexy.....	11	51	44	1.0	3.3	8.8	.7	2.4	12.8
43	Organic Diseases of the Heart.....	35	80	50	3.4	5.2	10.0	2.2	3.7	14.5
51	Pneumonia.....	69	122	38	6.6	7.9	7.6	4.4	5.6	11.0
60	Appendicitis and Typhlitis.....	17	14	1	1.6	.9	.2	1.1	.7	.3
63	Cirrhosis of the Liver.....	5	8	5	.5	.5	1.0	.3	.4	1.5
68	Nephritis and Bright's Disease.....	43	105	45	4.1	6.8	9.0	2.8	4.9	13.0
72-75	Diseases of the Uterus, Ovaries, etc.....	28	57	6	2.7	3.7	1.2	1.8	2.6	1.7
76	Diseases of Pregnancy and the Puerperal State.....	196	136	..	18.8	8.8	..	12.5	6.3	..
81	Suicide.....	13	17	2	1.2	1.1	.4	.8	.8	.6
82-91	Accident.....	32	40	14	3.1	2.6	2.8	2.1	1.9	4.1
	All other causes.....	257	438	172	24.6	28.3	34.4	16.5	20.1	49.7
	Total.....	1043	1546	500	100.0	100.0	100.0	66.7	71.5	144.9

**TABLE P (Concluded)**  
**MARRIED WOMEN, BENEFICIARY OTHER THAN HUSBAND**  
**MOST COMMON CAUSES OF DEATH**

Code No.	Cause of Death	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
		Ages at Entry			Ages at Entry			Ages at Entry		
		15-29	30-44	45and over	15-29	30-44	45and over	15-29	30-44	45and over
1	Typhoid Fever.....	46	69	20	6.0	3.8	1.3	4.2	2.9	2.4
17	Tuberculosis of the Lungs.....	191	216	60	25.1	12.1	3.9	17.3	9.0	7.2
21	Cancer and other Malignant Tumors.....	32	192	220	4.2	10.7	14.4	2.9	8.0	26.4
24	Diabetes.....	5	21	27	.7	1.2	1.8	.5	.9	3.2
33	Cerebral Hemorrhage and Apoplexy.....	14	76	148	1.8	4.3	9.7	1.3	3.2	17.8
43	Organic Diseases of the Heart.....	30	94	183	3.9	5.2	12.0	2.7	3.9	22.0
51	Pneumonia.....	55	139	169	7.2	7.8	11.1	5.0	5.8	20.3
60	Appendicitis and Typhlitis.....	10	26	8	1.3	1.5	.5	.9	1.1	1.0
63	Cirrhosis of the Liver.....	2	16	17	.3	.9	1.1	.2	.7	2.0
68	Nephritis and Bright's Disease.....	41	125	101	5.4	7.0	6.6	3.7	5.2	12.1
72-75	Diseases of the Uterus, Ovaries, etc.....	10	49	15	1.3	2.7	1.0	.9	2.0	1.8
76	Diseases of Pregnancy and the Puerperal State.....	112	113	1	14.7	6.3	.1	10.1	4.7	.1
81	Suicide.....	12	28	8	1.6	1.6	.5	1.1	1.2	1.0
82-91	Accident.....	30	66	31	3.9	3.7	2.0	2.7	2.8	3.7
	All other causes.....	172	558	519	22.6	31.2	34.0	15.4	23.0	62.5
	Total.....	762	1788	1527	100.0	100.0	100.0	68.9	74.4	183.5

**WIDOWS AND DIVORCED**  
**MOST COMMON CAUSES OF DEATH**

Code No.	Cause of Death	Number of Policies Terminated by Death			Percentage of Total Deaths			Ratio per 10,000 Exposed to Risk		
		Ages at Entry			Ages at Entry			Ages at Entry		
		15-29	30-44	45and over	15-29	30-44	45and over	15-29	30-44	45and over
1	Typhoid Fever.....	12	46	21	6.2	4.1	.8	4.0	2.8	1.7
17	Tuberculosis of the Lungs.....	53	150	94	27.5	13.5	3.6	17.8	9.0	7.6
21	Cancer and other Malignant Tumors.....	5	171	319	2.6	15.3	12.3	1.7	10.3	25.9
24	Diabetes.....	2	8	44	1.0	.7	1.7	.7	.5	3.6
33	Cerebral Hemorrhage and Apoplexy.....	3	50	281	1.5	4.5	10.8	1.0	3.0	22.8
43	Organic Diseases of the Heart.....	9	67	271	4.7	6.0	10.5	3.0	4.0	22.0
51	Pneumonia.....	9	89	291	4.7	8.0	11.2	3.0	5.4	23.6
60	Appendicitis and Typhlitis.....	3	16	5	1.5	1.4	.2	1.0	1.0	.4
63	Cirrhosis of the Liver.....	..	13	23	..	1.2	.9	..	.8	1.9
68	Nephritis and Bright's Disease.....	5	66	195	2.6	5.9	7.5	1.7	4.0	15.8
72-75	Diseases of the Uterus, Ovaries, etc.....	4	32	19	2.1	2.9	.7	1.3	1.9	1.5
76	Diseases of Pregnancy and the Puerperal State.....	12	20	..	6.2	1.8	..	4.0	1.2	..
81	Suicide.....	7	22	15	3.6	2.0	.6	2.4	1.3	1.2
82-91	Accident.....	12	45	72	6.2	4.0	2.8	4.0	2.7	5.8
	All other causes.....	57	320	944	29.6	28.7	36.4	19.1	19.2	76.4
	Total.....	193	1115	2594	100.0	100.0	100.0	64.7	67.1	210.2

The foregoing tables do not reveal any important difference in the relative mortality among the four classes of women, with the following exceptions:

Spinsters insured by the Companies show a distinctly lower mortality than any of the other three classes from the following causes:

Tuberculosis of the lungs, Pneumonia, Nephritis and Bright's disease,	Cancer, Cerebral hemorrhage and apoplexy, Organic diseases of the heart.
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From these tables it may be inferred that typhoid fever is not a disease of youth alone, and that tuberculosis of the lungs continues to be of considerable moment at age 45 and above.

It is desirable to qualify these conclusions by pointing out that (1) the distribution by ages at entry, in the large age-groups selected, probably affects the results, and (2) that the differences are in no way connected with the conjugal condition as such. In the United States, married women among the general population show a decidedly lower rate of mortality from tuberculosis than do spinsters. (12th Census Vol. III, p. clxxix.)

A very important cause of death is that appearing under No. 76 of the Code (Diseases of pregnancy and the puerperal state). The following table is given to bring out the differences among the four groups of women:

#### DISEASES OF PREGNANCY AND THE PUERPERAL STATE

CLASS	Ages at Entry 15-29			Ages at Entry 30-44		
	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk	Number of Policies Terminated by Death	Percentage of Total Deaths	Ratio per 10,000 Exposed to Risk
Spinsters. . . . .	146	8.6	3.5	46	3.8	1.6
Married women, beneficiary husband. . . . .	196	18.8	12.5	136	8.8	6.3
Married women, beneficiary other than husband. . . . .	112	14.7	10.1	113	6.3	4.7
Widows and divorced. . . . .	12	6.2	4.0	20	1.8	1.2

The foregoing table indicates that many who insure as spinsters afterwards marry, and proves that childbirth has an important influence on the mortality of married women.

#### COMPARISON OF CAUSES OF DEATH AMONG MEN WITH THOSE AMONG WOMEN

As the causes of death have been tabulated for both men and women, a comparison may readily be made. The percentage of deaths to total deaths and the ratio per 10,000 exposed to risk are given in the following table for twelve of the most common causes of death:

**TABLE Q**  
**MEN AND WOMEN—DEATHS BY CAUSE**  
**PERCENTAGES OF TOTAL DEATHS**

Code No.	Cause of Death	Ages at Entry		Ages at Entry		Ages at Entry	
		15-29		30-44		45 and over	
		Men	Women	Men	Women	Men	Women
1	Typhoid Fever. . . . .	14.2	6.3	6.8	4.3	2.0	1.3
17	Tuberculosis of the Lungs. . . . .	22.5	27.2	12.3	13.9	4.5	4.0
21	Cancer and other Malignant Tumors. . . . .	2.1	2.7	4.8	11.8	7.7	13.3
24	Diabetes. . . . .	1.2	.7	1.7	.9	1.5	1.8
33	Cerebral Hemorrhage and Apoplexy. . . . .	2.1	1.5	6.2	3.9	11.3	10.3
43	Organic Diseases of the Heart. . . . .	3.0	3.3	5.9	5.3	10.6	10.7
51	Pneumonia. . . . .	7.6	6.1	9.4	7.5	8.4	10.7
60	Appendicitis and Typhlitis. . . . .	3.3	2.3	2.1	1.5	1.0	.3
63	Cirrhosis of the Liver. . . . .	.7	.4	1.4	.8	1.7	1.0
68	Nephritis and Bright's Disease. . . . .	4.1	4.2	7.3	6.4	9.6	7.4
81	Suicide. . . . .	3.1	2.1	4.1	1.4	2.5	.5
82-91	Accident. . . . .	12.1	3.7	8.2	4.0	4.8	2.6
	All other causes. . . . .	24.0	39.5	29.8	38.3	34.4	36.1



**TABLE Q (Concluded)**  
**MEN AND WOMEN—DEATHS BY CAUSE**  
**RATIOS PER 10,000 EXPOSED TO RISK**

Code No.	Cause of Death	Ages at Entry		Ages at Entry		Ages at Entry	
		15-29		30-44		45 and over	
		Men	Women	Men	Women	Men	Women
1	Typhoid Fever . . . . .	6.7	3.3	4.6	2.7	3.7	2.3
17	Tuberculosis of the Lungs . . . . .	10.6	14.1	8.2	8.6	8.4	7.3
21	Cancer and other Malignant Tumors . . . . .	1.0	1.4	3.2	7.3	14.4	24.3
24	Diabetes . . . . .	.6	.4	1.2	.6	2.8	3.3
33	Cerebral Hemorrhage and Apoplexy . . . . .	1.0	.8	4.1	2.4	21.2	18.7
43	Organic Diseases of the Heart . . . . .	1.4	1.7	4.0	3.3	19.9	19.6
51	Pneumonia . . . . .	3.6	3.2	6.3	4.7	15.8	19.5
60	Appendicitis and Typhlitis . . . . .	1.6	1.2	1.4	1.0	1.9	.6
63	Cirrhosis of the Liver . . . . .	.3	.2	1.0	.5	3.3	1.8
68	Nephritis and Bright's Disease . . . . .	1.9	2.2	4.9	4.0	17.9	13.6
81	Suicide . . . . .	1.5	1.1	2.8	.9	4.8	1.0
82-91	Accident . . . . .	5.7	2.0	5.5	2.4	8.9	4.8
	All other causes . . . . .	11.3	20.5	20.0	23.7	64.2	66.0

It is apparent that the percentage of deaths and the death rate from the following causes are greater among men than among women:

Typhoid fever  
Appendicitis and typhlitis  
Cirrhosis of the liver  
Suicide  
Accident,

while there is a greater proportion from cancer and other malignant tumors among women than among men.

These comparisons are of all policy years combined, and are therefore not wholly satisfactory for the reason that the average period of exposure is nearly two years shorter for women than for men.

## MORTALITY AMONG CERTAIN RACES

### NORTH AMERICAN INDIANS

In Table XII, pp. 134-5, appear the statistics on North American Indians. The mortality has not been satisfactory, although the companies are known to have exercised great care in selection.

A synopsis is as follows:

NORTH AMERICAN INDIANS			
Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1,402	47	37.9	124%

### CHINESE

The companies insured so few Chinese resident in the United States and Canada that it did not seem worth while to publish the statistics in detail. The following is a summary:

CHINESE RESIDENT IN THE UNITED STATES AND CANADA				
Number Entering	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
454	1,563	17	8.74	195%

### JAPANESE

There were very few Japanese insured by the companies prior to 1909. The statistics are so meagre as to be of little value.

JAPANESE RESIDENT IN THE UNITED STATES AND CANADA				
Number Entering	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
198	836	5	5.05	99%

### NEGROES

The Negroes were divided into two classes:

- (a) Teachers and other professional men,
- (b) All other colored men.

The results appear in Tables XIII and XIV, pp. 136-9. The following is a synopsis of the results:

NEGROES				
	Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Ministers, Teachers and other professional men	4,503	202	147.4	137%
All other colored men . . . . .	17,296	792	540.0	147

In the Specialized Mortality Investigation there were 223.7 expected, and 242 actual deaths, a ratio of actual to expected of 108%; but if the expected deaths had been determined by the present standard the ratio would have been about 130%. The volume of present statistics is four times that of the Specialized.

In a table given by a large Industrial company in 1904 (see proceedings of Fourth International Congress of Actuaries, p. 136), the ratio of the Negro to the White mortality for ages attained 20 to 59 averaged 140%, being at some ages as high as 155%, and at no ages lower than 120%. This is in accord with the present results.

As one company found a much heavier relative mortality among Negroes in the later than in the earlier policy years, the above statistics are summarized into (a) 1st to 5th policy years, and (b) 6th and succeeding policy years.

#### NEGROES

Policy Years	Ministers, Teachers and other Professional Men			All other Colored Men		
	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
<b>1—5</b>	118	83.5	141%	461	324.4	142
<b>6—24</b>	84	63.9	131	331	215.6	154

The trend of the mortality by ages at entry may be seen from the following exhibit, in which the two classes of Negroes have been combined:

Ages at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
<b>15—29</b>	160	94.1	170%
<b>30—39</b>	334	222.6	150
<b>40—49</b>	342	226.6	151
<b>50—59</b>	149	134.3	111

The above exhibit indicates that the mortality among the Negroes insured by the companies was heavier at all ages than among Whites, but was relatively highest at ages at entry under 30.



TABLE I

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight -50 and more Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	..	..	..	1	..	.00	..	..	..	7	..	.03	5	..	.02	1
2	..	..	..	1	..	.00	..	..	..	5	..	.03	5	..	.03	2
3	..	..	..	..	..	..	..	..	..	4	..	.02	5	..	.03	3
4	..	..	..	..	..	..	..	..	..	2	..	.01	5	..	.04	4
5	..	..	..	..	..	..	..	..	..	2	..	.01	5	..	.04	5
6	..	..	..	..	..	..	..	..	..	1	..	.01	5	..	.04	6
7	..	..	..	..	..	..	..	..	..	1	..	.01	5	..	.05	7
8	..	..	..	..	..	..	..	..	..	..	..	..	5	..	.05	8
9	..	..	..	..	..	..	..	..	..	..	..	..	5	..	.05	9
10	..	..	..	..	..	..	..	..	..	..	..	..	5	..	.06	10
11	..	..	..	..	..	..	..	..	..	..	..	..	5	..	.06	11
12	..	..	..	..	..	..	..	..	..	..	..	..	5	..	.07	12
13	..	..	..	..	..	..	..	..	..	..	..	..	4	1	.06	13
14	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.05	14
15	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.05	15
16	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.06	16
17	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.06	17
18	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.07	18
19	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.07	19
20	..	..	..	..	..	..	..	..	..	..	..	..	3	..	.08	20
21	..	..	..	..	..	..	..	..	..	..	..	..	1	..	.03	21
22	..	..	..	..	..	..	..	..	..	..	..	..	1	..	.03	22
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	23	..	.15	3	..	.03	1	..	.01	1	..	.02	..	..	..	1
2	20	1	.18	2	..	.03	1	..	.02	1	..	.02	..	..	..	2
3	15	..	.14	2	..	.03	1	..	.02	1	..	.02	..	..	..	3
4	11	..	.11	2	..	.03	1	..	.02	1	..	.03	..	..	..	4
5	11	..	.12	1	..	.02	1	..	.02	1	..	.03	..	..	..	5
6	11	1	.13	1	..	.02	1	..	.02	1	..	.03	..	..	..	6
7	10	..	.13	1	..	.02	1	..	.03	1	..	.04	..	..	..	7
8	7	..	.10	1	..	.02	1	..	.03	1	..	.04	..	..	..	8
9	6	..	.09	1	..	.02	1	..	.03	1	..	.04	..	..	..	9
10	5	..	.08	1	1	.02	1	..	.04	1	..	.05	..	..	..	10
11	3	..	.05	..	..	..	1	..	.04	1	..	.05	..	..	..	11
12	3	..	.06	..	..	..	1	..	.04	..	..	..	..	..	..	12
13	2	..	.04	..	..	..	..	..	..	..	..	..	..	..	..	13
14	2	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	14
15	2	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	15
16	2	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	16
17	2	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	17
18	2	..	.07	..	..	..	..	..	..	..	..	..	..	..	..	18
19	2	..	.08	..	..	..	..	..	..	..	..	..	..	..	..	19
20	2	..	.08	..	..	..	..	..	..	..	..	..	..	..	..	20
21	1	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	21
22	1	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight -35 to -45 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	100	..	.33	195	1	.68	378	1	1.40	998	5	4.09	651	2	3.06	1
2	72	..	.32	147	1	.68	313	2	1.50	802	5	4.17	538	6	3.44	2
3	63	..	.29	133	..	.63	272	3	1.33	731	5	3.95	483	2	3.33	3
4	58	..	.27	126	..	.60	242	3	1.21	650	3	3.71	443	4	3.32	4
5	50	..	.24	103	1	.50	219	2	1.14	570	3	3.36	396	5	3.17	5
6	42	..	.20	92	1	.45	197	1	1.04	519	1	3.22	356	2	3.03	6
7	37	..	.18	83	..	.42	175	2	.95	469	2	3.10	313	6	2.85	7
8	34	..	.17	79	..	.40	152	2	.84	422	5	2.95	285	..	2.79	8
9	30	..	.15	74	..	.38	135	..	.77	373	6	2.80	266	3	2.82	9
10	28	..	.14	69	..	.36	121	..	.71	341	4	2.73	235	1	2.70	10
11	23	..	.12	54	..	.29	102	..	.63	296	4	2.52	192	1	2.40	11
12	18	..	.09	51	..	.28	91	..	.60	266	5	2.42	175	1	2.36	12
13	12	..	.06	40	..	.22	74	..	.52	222	2	2.18	147	1	2.15	13
14	11	..	.06	35	..	.20	68	2	.51	200	2	2.12	134	4	2.12	14
15	7	..	.04	28	..	.17	56	..	.45	168	2	1.93	118	5	2.02	15
16	6	..	.03	26	..	.16	49	..	.42	129	1	1.61	85	1	1.57	16
17	6	..	.03	23	..	.15	38	..	.35	104	1	1.40	75	..	1.51	17
18	6	..	.03	19	1	.13	34	..	.33	95	1	1.39	68	2	1.49	18
19	4	..	.02	13	..	.10	23	..	.24	74	2	1.17	54	1	1.30	19
20	3	..	.02	10	..	.08	19	..	.22	53	1	.91	43	..	1.14	20
21	1	..	.01	4	..	.03	8	..	.10	30	..	.56	19	..	.55	21
22	1	..	.01	2	..	.02	8	..	.11	23	2	.46	15	..	.48	22
23	1	..	.01	1	..	.01	4	..	.06	15	..	.33	10	..	.35	23
24	1	..	.01	1	..	.01	3	..	.05	6	..	.14	5	..	.20	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1355	12	8.67	594	4	5.41	279	6	3.40	166	3	2.66	82	2	1.68	1
2	1094	9	9.63	473	1	5.91	228	3	3.60	136	4	2.77	64	5	1.76	2
3	976	8	9.27	419	5	5.78	204	3	3.73	115	3	2.76	54	..	1.73	3
4	864	14	8.99	370	5	5.55	182	1	3.66	99	4	2.61	46	2	1.63	4
5	759	3	8.58	319	3	5.20	159	2	3.48	86	6	2.50	41	..	1.60	5
6	673	7	8.21	282	5	4.94	146	2	3.50	66	2	2.12	38	2	1.63	6
7	619	6	8.17	246	3	4.67	130	5	3.43	55	1	1.95	34	3	1.60	7
8	539	7	7.71	221	1	4.55	112	5	3.26	49	1	1.91	29	2	1.50	8
9	480	4	7.39	194	6	4.37	99	6	3.18	44	1	1.89	26	2	1.47	9
10	433	6	7.23	170	6	4.20	86	1	3.04	37	2	1.74	23	..	1.42	10
11	350	4	6.34	131	3	3.56	68	3	2.65	24	..	1.24	18	1	1.20	11
12	306	5	6.00	113	..	3.39	55	..	2.36	18	..	1.02	16	1	1.16	12
13	267	3	5.71	95	1	3.14	48	3	2.26	14	..	.86	15	1	1.17	13
14	236	6	5.52	85	1	3.10	40	6	2.06	13	..	.87	13	1	1.10	14
15	189	4	4.86	72	2	2.89	27	..	1.53	11	1	.80	10	1	.92	15
16	126	3	3.57	52	2	2.30	23	1	1.42	4	1	.31	4	..	.40	16
17	100	4	3.12	43	..	2.09	18	1	1.20	1	..	.08	4	2	.43	17
18	82	3	2.82	39	1	2.07	15	..	1.08	..	..	..	2	..	.23	18
19	64	..	2.43	33	..	1.92	11	..	.86	..	..	..	1	..	.13	19
20	45	..	1.88	24	..	1.52	9	1	.76	..	..	..	1	1	.14	20
21	27	..	1.24	13	1	.89	8	1	.74	..	..	..	..	..	..	21
22	18	..	.91	9	..	.67	5	..	.50	..	..	..	..	..	..	22
23	12	..	.66	7	..	.56	5	2	.54	..	..	..	..	..	..	23
24	6	..	.36	3	..	.26	1	1	.12	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight -25 to -30 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	2538	7	8.38	4264	9	14.92	5961	11	22.06	5789	19	23.73	3532	22	16.60	1
2	1875	7	8.44	3271	13	15.05	4684	21	22.48	4540	24	23.61	2719	10	17.40	2
3	1612	7	7.42	2889	15	13.58	4153	26	20.35	4032	16	21.77	2442	22	16.85	3
4	1438	6	6.76	2586	14	12.41	3704	23	18.52	3598	23	20.51	2184	25	16.38	4
5	1240	9	5.95	2307	13	11.30	3321	21	17.27	3206	26	18.92	1943	23	15.54	5
6	1087	6	5.22	2039	17	9.99	3005	18	15.93	2872	16	17.81	1761	9	14.97	6
7	938	5	4.60	1825	14	9.13	2669	14	14.41	2587	15	17.07	1578	14	14.36	7
8	820	5	4.02	1641	11	8.21	2409	15	13.25	2347	12	16.43	1404	4	13.76	8
9	714	1	3.50	1483	5	7.56	2146	12	12.23	2162	14	16.22	1271	7	13.47	9
10	629	4	3.08	1324	8	6.88	1939	17	11.44	1964	11	15.71	1143	14	13.14	10
11	514	4	2.57	1115	4	5.91	1638	7	10.16	1692	6	14.38	967	13	12.09	11
12	436	4	2.18	968	7	5.23	1414	7	9.33	1504	15	13.69	819	12	11.06	12
13	362	3	1.85	826	3	4.54	1249	7	8.74	1329	12	13.02	705	10	10.29	13
14	327	2	1.70	738	5	4.21	1111	11	8.33	1174	16	12.44	622	4	9.83	14
15	266	3	1.41	625	6	3.69	982	10	7.86	1018	17	11.71	553	6	9.46	15
16	213	1	1.15	485	8	3.01	789	11	6.71	786	10	9.83	424	6	7.84	16
17	168	1	.92	395	..	2.61	663	10	6.03	633	5	8.55	343	6	6.89	17
18	131	..	.73	313	2	2.19	556	6	5.45	519	6	7.58	278	8	6.09	18
19	102	..	.59	265	1	1.99	439	5	4.65	432	2	6.83	228	7	5.47	19
20	81	1	.49	204	2	1.63	334	5	3.84	330	6	5.64	172	4	4.54	20
21	38	..	.24	81	2	.69	139	1	1.74	154	4	2.85	80	..	2.33	21
22	28	..	.19	56	1	.51	93	2	1.26	97	1	1.95	56	..	1.80	22
23	17	..	.12	35	..	.34	57	1	.83	58	..	1.27	32	..	1.13	23
24	7	..	.05	14	1	.15	27	..	.43	31	..	.74	15	3	.59	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1352	5	8.65	632	8	5.75	309	11	3.77	145	..	2.32	78	4	1.60	1
2	1048	11	9.22	499	7	6.24	247	4	3.90	120	2	2.45	60	2	1.65	2
3	946	3	8.99	443	4	6.11	212	..	3.88	109	1	2.62	53	..	1.70	3
4	850	8	8.84	397	5	5.96	184	3	3.70	95	2	2.51	45	1	1.59	4
5	758	7	8.57	362	3	5.90	160	2	3.50	81	3	2.36	41	..	1.60	5
6	676	8	8.25	325	7	5.69	146	3	3.50	71	2	2.28	36	2	1.54	6
7	606	7	8.00	293	7	5.57	134	3	3.54	65	..	2.30	30	..	1.41	7
8	534	10	7.64	270	6	5.56	120	2	3.49	56	3	2.18	29	5	1.50	8
9	481	7	7.41	243	3	5.47	107	5	3.43	47	2	2.02	23	2	1.30	9
10	415	6	6.93	219	2	5.41	91	3	3.22	40	2	1.88	14	..	.86	10
11	336	2	6.08	175	9	4.76	69	3	2.69	28	1	1.44	11	..	.73	11
12	284	3	5.57	144	4	4.32	58	3	2.49	20	1	1.13	10	..	.72	12
13	248	5	5.31	120	4	3.97	44	..	2.07	16	1	.99	10	1	.78	13
14	210	4	4.91	106	4	3.87	38	2	1.96	12	..	.80	5	..	.42	14
15	178	1	4.57	85	3	3.42	31	1	1.75	10	..	.72	4	..	.37	15
16	128	3	3.62	51	..	2.25	19	2	1.17	7	..	.55	3	1	.30	16
17	112	2	3.49	46	1	2.23	15	1	1.00	5	3	.42	2	..	.22	17
18	86	1	2.96	35	5	1.86	11	1	.80	2	..	.18	2	1	.23	18
19	70	..	2.65	22	..	1.28	9	1	.70	2	..	.20	1	..	.13	19
20	48	3	2.00	17	2	1.07	7	1	.59	2	1	.22	1	..	.14	20
21	20	1	.92	5	..	.34	1	..	.09	..	..	..	1	..	.15	21
22	13	..	.65	2	1	.15	1	..	.10	..	..	..	1	..	.16	22
23	6	..	.33	..	..	..	1	1	.11	..	..	..	1	..	.17	23
24	2	..	.12	..	..	..	..	..	..	..	..	..	1	..	.19	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight -15 to -20 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	13106	41	43.25	11790	31	41.27	6088	19	22.53	1871	7	7.67	985	2	4.63	1
2	9453	44	42.54	8877	39	40.83	4718	25	22.65	1428	9	7.43	780	5	4.99	2
3	8269	28	38.04	7893	35	37.10	4191	13	20.54	1302	4	7.03	730	2	5.04	3
4	7093	22	33.34	6932	43	33.27	3729	20	18.65	1160	5	6.61	671	2	5.03	4
5	6244	23	29.97	6213	40	30.44	3403	8	17.70	1064	11	6.28	632	3	5.06	5
6	5439	25	26.11	5574	37	27.31	3089	16	16.37	978	5	6.06	598	3	5.08	6
7	4728	22	23.17	4971	23	24.86	2831	16	15.29	928	4	6.12	570	3	5.19	7
8	4126	19	20.22	4458	23	22.29	2568	12	14.12	899	6	6.29	548	6	5.37	8
9	3654	12	17.90	4016	16	20.48	2364	16	13.47	863	3	6.47	522	6	5.53	9
10	3127	15	15.32	3547	21	18.44	2111	14	12.45	765	10	6.12	458	5	5.27	10
11	2584	15	12.92	2989	10	15.84	1789	16	11.09	643	7	5.47	372	8	4.65	11
12	2192	13	10.96	2588	22	13.98	1550	8	10.23	556	5	5.06	323	3	4.36	12
13	1838	7	9.37	2242	14	12.33	1391	12	9.74	479	4	4.69	275	5	4.02	13
14	1546	7	8.04	1946	11	11.09	1220	7	9.15	410	7	4.35	241	4	3.81	14
15	1284	7	6.81	1692	15	9.98	1063	4	8.50	350	4	4.03	205	5	3.51	15
16	985	3	5.32	1350	9	8.37	858	5	7.29	256	7	3.20	157	3	2.90	16
17	799	3	4.39	1118	8	7.38	714	4	6.50	211	2	2.85	134	..	2.69	17
18	631	3	3.53	922	5	6.45	590	7	5.78	172	1	2.51	107	..	2.34	18
19	498	1	2.89	755	7	5.66	479	3	5.08	141	3	2.23	90	2	2.16	19
20	367	7	2.24	554	4	4.43	356	1	4.09	91	1	1.56	66	..	1.74	20
21	154	1	.99	260	5	2.21	151	..	1.89	38	..	.70	28	2	.81	21
22	109	..	.74	168	2	1.53	95	3	1.28	26	2	.52	12	..	.39	22
23	75	..	.55	88	..	.86	55	1	.80	13	..	.28	6	..	.21	23
24	31	..	.24	35	1	.37	22	..	.35	4	..	.10	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	518	4	3.32	223	..	2.03	105	..	1.28	73	..	1.17	30	..	.62	1
2	408	4	3.59	167	5	2.09	88	1	1.39	57	1	1.16	26	2	.72	2
3	374	7	3.55	149	4	2.06	82	1	1.50	54	2	1.30	22	..	.71	3
4	347	2	3.61	136	3	2.04	78	1	1.57	48	..	1.27	20	..	.71	4
5	336	3	3.80	125	1	2.04	76	2	1.66	47	..	1.37	20	1	.78	5
6	318	3	3.88	121	1	2.12	74	2	1.78	44	1	1.41	18	2	.77	6
7	304	6	4.01	117	4	2.22	71	3	1.87	42	2	1.49	15	1	.71	7
8	294	4	4.20	112	2	2.31	67	1	1.95	40	1	1.56	13	..	.67	8
9	285	3	4.39	106	1	2.39	65	..	2.09	38	2	1.63	12	1	.68	9
10	256	2	4.28	92	5	2.27	60	1	2.12	31	1	1.46	8	..	.49	10
11	214	3	3.87	70	1	1.90	45	4	1.76	28	..	1.44	7	2	.47	11
12	179	1	3.51	54	5	1.62	32	3	1.37	24	1	1.36	5	..	.36	12
13	156	2	3.34	42	..	1.39	23	..	1.08	20	1	1.23	5	..	.39	13
14	128	..	3.00	34	1	1.24	21	2	1.08	15	2	1.00	3	..	.25	14
15	115	2	2.96	29	2	1.17	16	..	.91	11	..	.80	2	2	.18	15
16	79	2	2.24	17	1	.75	8	1	.49	6	1	.47	..	..	..	16
17	57	1	1.78	8	..	.39	6	..	.40	5	..	.42	..	..	..	17
18	46	..	1.58	8	..	.42	5	..	.36	5	1	.46	..	..	..	18
19	32	..	1.21	5	..	.29	5	1	.39	4	..	.40	..	..	..	19
20	24	2	1.00	3	..	.19	3	1	.25	4	..	.43	..	..	..	20
21	14	1	.64	1	..	.07	2	..	.18	4	3	.47	..	..	..	21
22	8	..	.40	..	..	..	1	1	.10	1	..	.13	..	..	..	22
23	6	..	.33	..	..	..	..	..	..	1	..	.14	..	..	..	23
24	2	..	.12	..	..	..	..	..	..	..	..	..	..	..	..	24



TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight - 10 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	2128	9	7.02	1311	1	4.59	1188	2	4.40	898	5	3.68	545	3	2.56	1
2	1535	8	6.91	1000	4	4.60	895	2	4.30	666	7	3.46	427	1	2.73	2
3	1368	9	6.29	920	2	4.32	830	3	4.07	604	3	3.26	393	6	2.71	3
4	1231	7	5.79	843	3	4.05	770	12	3.85	558	3	3.18	358	6	2.69	4
5	1114	5	5.35	801	1	3.92	726	6	3.78	523	6	3.09	337	2	2.70	5
6	1009	5	4.84	767	3	3.76	685	4	3.63	493	4	3.06	322	3	2.74	6
7	942	3	4.62	738	3	3.69	668	5	3.61	471	1	3.11	305	3	2.78	7
8	875	3	4.29	717	1	3.59	649	6	3.57	457	3	3.20	290	..	2.84	8
9	823	3	4.03	703	6	3.59	631	4	3.60	447	3	3.35	284	1	3.01	9
10	706	4	3.46	626	1	3.26	551	2	3.25	403	4	3.22	252	2	2.90	10
11	579	4	2.90	537	4	2.85	446	3	2.77	337	4	2.86	205	..	2.56	11
12	499	1	2.50	464	1	2.51	386	2	2.55	294	2	2.68	185	1	2.50	12
13	436	3	2.22	410	3	2.26	344	2	2.41	265	1	2.60	165	2	2.41	13
14	376	1	1.96	350	1	2.00	293	2	2.20	229	1	2.43	136	1	2.15	14
15	301	2	1.60	301	1	1.78	260	1	2.08	201	1	2.31	126	..	2.15	15
16	223	2	1.20	229	2	1.42	202	1	1.72	152	..	1.90	90	2	1.67	16
17	178	..	.98	188	..	1.24	168	1	1.53	126	..	1.70	75	..	1.51	17
18	136	1	.76	151	..	1.06	136	3	1.33	98	..	1.43	56	..	1.23	18
19	107	2	.62	124	1	.93	111	..	1.18	85	1	1.34	47	..	1.13	19
20	79	..	.48	94	1	.75	82	..	.94	71	..	1.21	33	..	.87	20
21	25	..	.16	38	..	.32	31	..	.39	32	..	.59	14	..	.41	21
22	16	..	.11	21	..	.19	18	..	.24	22	2	.44	10	..	.32	22
23	10	..	.07	13	..	.13	10	1	.15	11	..	.24	8	..	.28	23
24	3	..	.02	3	..	.03	4	..	.06	6	..	.14	5	..	.20	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	282	3	1.80	141	4	1.28	75	..	.92	47	1	.75	26	1	.53	1
2	202	2	1.78	113	..	1.41	63	1	1.00	35	..	.71	22	1	.61	2
3	191	1	1.81	106	..	1.46	60	..	1.10	34	..	.82	20	..	.64	3
4	175	2	1.82	101	2	1.52	57	1	1.15	33	..	.87	19	..	.67	4
5	165	..	1.86	94	..	1.53	54	..	1.18	32	1	.93	18	..	.70	5
6	161	4	1.96	88	1	1.54	52	4	1.25	31	1	1.00	18	1	.77	6
7	154	2	2.03	81	2	1.54	46	1	1.21	30	1	1.06	16	1	.75	7
8	149	1	2.13	76	6	1.57	44	1	1.28	28	..	1.09	15	1	.77	8
9	145	2	2.23	68	..	1.53	43	1	1.38	27	3	1.16	14	1	.79	9
10	124	..	2.07	57	2	1.41	35	1	1.24	22	..	1.04	11	..	.68	10
11	97	..	1.76	41	..	1.12	28	1	1.09	19	1	.98	9	1	.60	11
12	83	..	1.63	35	2	1.05	23	1	.99	14	1	.79	8	1	.58	12
13	72	2	1.54	29	1	.96	19	3	.89	11	..	.68	5	1	.39	13
14	61	2	1.43	25	1	.91	13	..	.67	6	..	.40	4	2	.34	14
15	53	2	1.36	23	1	.92	11	..	.62	6	1	.43	2	1	.18	15
16	33	1	.93	17	..	.75	8	..	.49	4	1	.31	1	..	.10	16
17	27	1	.84	13	..	.63	8	..	.53	2	..	.17	1	1	.11	17
18	19	1	.65	12	..	.64	6	..	.43	2	..	.18	..	..	..	18
19	14	1	.53	11	1	.64	4	..	.31	2	1	.20	..	..	..	19
20	12	2	.50	6	1	.38	3	1	.25	1	..	.11	..	..	..	20
21	4	1	.18	4	..	.27	2	..	.18	1	..	.12	..	..	..	21
22	1	..	.05	2	1	.15	2	..	.20	1	..	.13	..	..	..	22
23	1	..	.06	1	..	.08	1	..	.11	1	..	.14	..	..	..	23
24	1	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight — 5 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1166	2	3.85	1506	5	5.27	1239	4	4.58	818	4	3.35	532	2	2.50	1
2	831	3	3.74	1080	4	4.97	917	4	4.40	621	4	3.23	410	3	2.62	2
3	752	7	3.46	985	6	4.63	838	5	4.11	563	2	3.04	384	4	2.65	3
4	692	4	3.25	908	2	4.36	765	1	3.83	517	4	2.95	350	2	2.63	4
5	654	3	3.14	858	3	4.20	724	2	3.76	497	1	2.93	337	5	2.70	5
6	621	3	2.98	819	2	4.01	687	6	3.64	477	..	2.96	317	6	2.69	6
7	590	1	2.89	792	5	3.96	655	3	3.54	460	4	3.04	299	5	2.72	7
8	573	..	2.81	771	1	3.86	638	3	3.51	438	2	3.07	288	2	2.82	8
9	565	3	2.77	753	5	3.84	627	4	3.57	428	3	3.21	281	3	2.98	9
10	497	..	2.44	669	9	3.48	554	5	3.27	388	4	3.10	254	1	2.92	10
11	410	1	2.05	543	1	2.88	451	2	2.80	320	6	2.72	211	2	2.64	11
12	337	..	1.69	476	..	2.57	404	2	2.67	278	1	2.53	189	3	2.55	12
13	297	2	1.51	418	3	2.30	342	1	2.39	251	1	2.46	165	1	2.41	13
14	246	1	1.28	364	3	2.07	279	1	2.09	207	..	2.19	139	2	2.20	14
15	208	2	1.10	314	1	1.85	247	4	1.98	174	2	2.00	122	4	2.09	15
16	163	3	.88	254	..	1.57	177	..	1.50	130	1	1.63	79	..	1.46	16
17	126	1	.69	221	1	1.46	151	..	1.37	110	2	1.49	68	1	1.37	17
18	91	1	.51	173	2	1.21	117	..	1.15	78	..	1.14	49	..	1.07	18
19	73	..	.42	135	..	1.01	92	..	.98	57	..	.90	44	..	1.06	19
20	56	..	.34	96	1	.77	71	..	.82	48	..	.82	31	..	.82	20
21	24	..	.15	36	1	.31	32	..	.40	26	..	.48	12	..	.35	21
22	21	..	.14	25	..	.23	24	..	.32	18	..	.36	10	..	.32	22
23	16	..	.12	13	1	.13	14	..	.20	11	..	.24	1	..	.04	23
24	9	..	.07	5	..	.05	7	..	.11	6	..	.14	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	323	1	2.07	137	..	1.25	59	1	.72	41	1	.66	17	1	.35	1
2	249	6	2.19	119	2	1.49	45	1	.71	33	..	.67	15	..	.41	2
3	234	4	2.22	109	..	1.50	42	..	.77	29	..	.70	13	..	.42	3
4	211	..	2.19	103	2	1.55	39	..	.78	28	..	.74	13	1	.46	4
5	198	3	2.24	98	1	1.60	39	1	.85	27	..	.79	12	..	.47	5
6	190	1	2.32	94	..	1.65	35	1	.84	27	..	.87	12	2	.51	6
7	184	2	2.43	94	2	1.79	33	3	.87	26	..	.92	10	..	.47	7
8	176	4	2.52	90	2	1.85	30	2	.87	26	..	1.01	10	..	.52	8
9	169	1	2.60	87	2	1.96	27	1	.87	24	1	1.03	10	..	.57	9
10	144	4	2.40	77	1	1.90	22	2	.78	21	2	.99	8	..	.49	10
11	120	6	2.17	58	1	1.58	14	4	.55	17	3	.88	6	..	.40	11
12	98	2	1.92	52	..	1.56	9	..	.39	12	..	.68	2	..	.14	12
13	87	3	1.86	44	1	1.46	9	..	.42	11	..	.68	2	..	.16	13
14	72	1	1.68	37	1	1.35	7	..	.36	9	1	.60	2	..	.17	14
15	60	4	1.54	33	3	1.33	7	..	.40	8	1	.58	2	..	.18	15
16	35	..	.99	21	2	.93	4	1	.25	4	1	.31	1	..	.10	16
17	27	3	.84	18	1	.87	3	1	.20	3	..	.25	1	..	.11	17
18	18	1	.62	15	1	.80	2	..	.14	2	..	.18	..	..	..	18
19	11	1	.42	13	..	.76	2	..	.16	2	..	.20	..	..	..	19
20	10	1	.42	12	..	.76	1	..	.08	2	..	.22	..	..	..	20
21	4	1	.18	8	2	.55	1	..	.09	2	..	.23	..	..	..	21
22	3	..	.15	6	..	.44	1	..	.10	2	..	.25	..	..	..	22
23	1	..	.06	5	..	.40	1	..	.11	2	..	.27	..	..	..	23
24	..	..	..	2	..	.17	..	..	..	1	..	.15	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Average Weight

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	1216	..	4.01	1459	5	5.11	1116	9	4.13	768	8	3.15	517	3	2.43	1
2	889	1	4.00	1060	5	4.88	799	3	3.84	568	2	2.95	386	3	2.47	2
3	809	3	3.72	990	9	4.65	744	2	3.65	519	3	2.80	360	2	2.48	3
4	744	3	3.50	910	7	4.37	683	6	3.42	488	4	2.78	329	3	2.47	4
5	696	4	3.34	859	7	4.21	645	3	3.35	450	4	2.66	311	5	2.49	5
6	660	2	3.17	821	2	4.02	620	4	3.29	425	6	2.64	292	..	2.48	6
7	633	2	3.10	789	6	3.95	602	4	3.25	403	1	2.66	284	1	2.58	7
8	619	3	3.03	764	3	3.82	585	1	3.22	392	5	2.74	278	7	2.72	8
9	610	1	2.99	747	5	3.81	575	6	3.28	383	4	2.87	262	1	2.78	9
10	526	2	2.58	663	4	3.45	518	8	3.06	332	1	2.66	225	3	2.59	10
11	418	1	2.09	537	1	2.85	423	4	2.62	286	5	2.43	186	1	2.33	11
12	356	4	1.78	475	2	2.57	361	2	2.38	246	1	2.24	161	1	2.17	12
13	305	1	1.56	416	1	2.29	307	..	2.15	222	3	2.18	139	3	2.03	13
14	252	1	1.31	359	2	2.05	260	1	1.95	193	1	2.05	110	2	1.74	14
15	220	3	1.17	300	1	1.77	222	2	1.78	159	1	1.83	97	4	1.66	15
16	169	..	.91	234	..	1.45	171	1	1.45	125	2	1.56	66	..	1.22	16
17	128	..	.70	195	..	1.29	136	2	1.24	99	3	1.34	54	..	1.09	17
18	94	..	.53	151	2	1.06	103	1	1.01	76	..	1.11	45	1	.99	18
19	70	..	.41	112	1	.84	83	..	.88	61	..	.96	37	..	.89	19
20	57	..	.35	79	..	.63	62	..	.71	39	..	.67	23	1	.61	20
21	21	..	.13	34	..	.29	30	1	.38	16	1	.30	8	..	.23	21
22	12	..	.08	26	..	.24	16	..	.22	10	..	.20	6	1	.19	22
23	10	..	.07	16	..	.16	8	..	.12	8	..	.18	3	..	.11	23
24	7	..	.05	8	..	.08	6	..	.09	4	..	.10	1	..	.04	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	244	4	1.56	126	1	1.15	58	1	.71	35	..	.56	20	..	.41	1
2	179	2	1.58	102	3	1.28	46	..	.73	28	..	.57	17	1	.47	2
3	173	2	1.64	98	4	1.35	40	..	.73	27	1	.65	14	1	.45	3
4	157	2	1.63	90	2	1.35	39	1	.78	23	..	.61	12	..	.42	4
5	146	4	1.65	86	1	1.40	34	1	.74	23	..	.67	12	2	.47	5
6	137	1	1.67	83	3	1.45	32	..	.77	23	..	.74	10	..	.43	6
7	133	2	1.76	77	3	1.46	30	1	.79	23	..	.81	10	2	.47	7
8	127	1	1.82	74	..	1.52	29	1	.84	22	..	.86	8	..	.41	8
9	125	1	1.93	72	1	1.62	26	..	.83	22	1	.94	8	..	.45	9
10	110	1	1.84	63	1	1.56	23	1	.81	19	1	.89	8	1	.49	10
11	89	..	1.61	53	1	1.44	17	..	.66	17	..	.88	3	..	.20	11
12	69	3	1.35	44	1	1.32	16	..	.69	14	1	.79	3	1	.22	12
13	59	2	1.26	38	..	1.26	15	1	.71	11	..	.68	2	..	.16	13
14	50	1	1.17	30	..	1.10	14	..	.72	11	..	.73	2	1	.17	14
15	44	3	1.13	26	1	1.05	13	..	.74	9	1	.65	1	..	.09	15
16	25	1	.71	17	2	.75	7	..	.43	6	..	.47	1	..	.10	16
17	20	1	.62	12	1	.58	7	..	.47	6	..	.51	1	1	.11	17
18	16	1	.55	9	1	.48	7	..	.51	4	..	.37	..	..	..	18
19	14	1	.53	7	..	.41	5	1	.39	4	..	.40	..	..	..	19
20	9	1	.38	5	..	.32	4	..	.34	4	..	.43	..	..	..	20
21	3	..	.14	4	1	.27	4	..	.37	3	..	.35	..	..	..	21
22	1	..	.05	3	1	.22	3	1	.30	3	..	.38	..	..	..	22
23	1	..	.06	2	..	.16	2	1	.22	2	..	.27	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +5 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	885	1	2.92	1070	2	3.75	959	2	3.55	623	3	2.55	420	4	1.97	1
2	570	2	2.57	755	1	3.47	708	3	3.40	467	4	2.43	304	1	1.95	2
3	512	2	2.36	692	1	3.25	654	1	3.20	433	2	2.34	290	..	2.00	3
4	454	..	2.13	639	1	3.07	598	1	2.99	396	6	2.26	273	3	2.05	4
5	429	1	2.06	614	3	3.01	572	2	2.97	366	3	2.16	251	..	2.01	5
6	410	1	1.97	587	2	2.88	544	4	2.88	349	5	2.16	246	2	2.09	6
7	395	4	1.94	565	1	2.83	520	6	2.81	334	..	2.20	240	2	2.18	7
8	378	4	1.85	553	2	2.77	504	4	2.77	326	3	2.28	234	1	2.29	8
9	369	1	1.81	541	2	2.76	486	3	2.77	311	1	2.33	229	2	2.43	9
10	329	..	1.61	479	..	2.49	437	2	2.58	282	3	2.26	205	2	2.36	10
11	258	1	1.29	414	2	2.19	362	4	2.24	234	5	1.99	178	3	2.23	11
12	221	1	1.11	359	2	1.94	314	2	2.07	189	1	1.72	143	5	1.93	12
13	189	1	.96	312	2	1.72	270	..	1.89	164	2	1.61	128	1	1.87	13
14	160	1	.83	264	2	1.50	230	2	1.73	138	2	1.46	107	2	1.69	14
15	133	..	.70	230	3	1.36	199	4	1.59	119	2	1.37	90	2	1.54	15
16	107	2	.58	183	2	1.13	151	..	1.28	92	3	1.15	59	..	1.09	16
17	81	..	.45	138	..	.91	117	2	1.06	70	1	.95	48	..	.96	17
18	65	1	.36	112	1	.78	83	1	.81	56	1	.82	42	1	.92	18
19	46	..	.27	85	1	.64	68	..	.72	41	2	.65	33	..	.79	19
20	31	..	.19	67	..	.54	48	2	.55	26	..	.44	22	1	.58	20
21	10	..	.06	29	..	.25	20	..	.25	12	..	.22	8	..	.23	21
22	7	..	.05	19	..	.17	16	2	.22	7	..	.14	8	..	.26	22
23	4	..	.03	10	1	.10	8	1	.12	6	1	.13	6	..	.21	23
24	1	..	.01	3	..	.03	5	..	.08	2	..	.05	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	216	2	1.38	116	2	1.06	58	..	.71	34	3	.54	20	..	.41	1
2	169	..	1.49	96	2	1.20	46	3	.73	29	..	.59	18	..	.50	2
3	159	3	1.51	85	4	1.17	41	1	.75	26	..	.62	18	..	.58	3
4	148	2	1.54	75	4	1.13	39	1	.78	25	1	.66	18	..	.64	4
5	142	1	1.60	68	2	1.11	37	1	.81	22	1	.64	18	..	.70	5
6	137	2	1.67	63	1	1.10	35	1	.84	19	1	.61	18	..	.77	6
7	132	1	1.74	62	1	1.18	32	1	.84	18	..	.64	18	..	.85	7
8	125	3	1.79	58	3	1.19	31	1	.90	18	2	.70	18	2	.93	8
9	121	1	1.86	55	3	1.24	30	..	.96	15	..	.64	15	..	.85	9
10	105	1	1.75	44	..	1.09	23	1	.81	14	..	.66	15	..	.93	10
11	82	..	1.48	33	..	.90	19	..	.74	9	..	.46	11	1	.73	11
12	68	2	1.33	27	..	.81	15	1	.64	7	1	.40	5	..	.36	12
13	60	1	1.28	22	1	.73	11	..	.52	5	..	.31	5	..	.39	13
14	52	2	1.22	17	..	.62	9	..	.46	5	..	.33	4	1	.34	14
15	39	1	1.00	14	1	.56	7	..	.40	4	..	.29	3	..	.28	15
16	34	..	.96	10	..	.44	6	2	.37	4	..	.31	2	1	.20	16
17	26	..	.81	7	..	.34	3	..	.20	2	1	.17	1	..	.11	17
18	21	..	.72	6	..	.32	3	..	.22	1	1	.09	1	..	.12	18
19	19	..	.72	4	..	.23	2	..	.16	..	..	..	1	..	.13	19
20	16	..	.67	3	..	.19	1	..	.08	..	..	..	..	..	..	20
21	9	..	.41	2	..	.14	1	..	.09	..	..	..	..	..	..	21
22	6	2	.30	1	1	.07	1	..	.10	..	..	..	..	..	..	22
23	2	..	.11	..	..	..	1	..	.11	..	..	..	..	..	..	23
24	1	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +10 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	638	2	2.11	848	3	2.97	702	1	2.60	508	1	2.08	372	1	1.75	1
2	423	2	1.90	606	6	2.79	527	2	2.53	396	2	2.06	304	3	1.95	2
3	389	1	1.79	551	..	2.59	480	2	2.35	368	1	1.99	287	3	1.98	3
4	336	1	1.58	493	2	2.37	440	1	2.20	339	1	1.93	259	4	1.94	4
5	320	3	1.54	460	1	2.25	418	3	2.17	329	..	1.94	246	1	1.97	5
6	306	1	1.47	444	2	2.18	404	2	2.14	315	4	1.95	231	3	1.96	6
7	293	1	1.44	428	1	2.14	385	..	2.08	302	2	1.99	222	1	2.02	7
8	282	2	1.38	415	1	2.08	379	3	2.08	292	2	2.04	219	1	2.15	8
9	273	..	1.34	406	..	2.07	367	2	2.09	288	3	2.16	212	2	2.25	9
10	237	1	1.16	367	2	1.91	319	2	1.88	255	3	2.04	180	1	2.07	10
11	177	..	.89	302	1	1.60	261	1	1.62	207	2	1.76	144	5	1.80	11
12	156	..	.78	254	1	1.37	226	1	1.49	182	2	1.66	123	2	1.66	12
13	135	2	.69	225	2	1.24	195	..	1.37	152	1	1.49	111	3	1.62	13
14	115	1	.60	195	1	1.11	167	2	1.25	127	..	1.35	99	1	1.56	14
15	96	..	.51	166	1	.98	143	1	1.14	109	2	1.25	88	2	1.50	15
16	69	..	.37	129	1	.80	112	1	.95	81	1	1.01	64	1	1.18	16
17	49	..	.27	100	..	.66	92	1	.84	65	..	.88	55	3	1.11	17
18	38	..	.21	77	..	.54	76	..	.74	58	1	.85	41	..	.90	18
19	27	..	.16	58	1	.44	61	..	.65	51	..	.81	32	1	.77	19
20	19	..	.12	48	..	.38	46	..	.53	33	1	.56	26	1	.69	20
21	5	..	.03	20	..	.17	16	..	.20	14	..	.26	12	..	.35	21
22	4	..	.03	12	..	.11	11	..	.15	9	1	.18	8	..	.26	22
23	4	..	.03	8	..	.08	9	..	.13	7	..	.15	5	..	.18	23
24	2	..	.02	3	..	.03	3	..	.05	..	..	..	1	1	.04	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	207	2	1.32	101	1	.92	44	..	.54	19	3	.30	9	..	.18	1
2	161	3	1.42	79	2	.99	36	1	.57	12	..	.24	8	..	.22	2
3	147	..	1.40	75	1	1.04	33	..	.60	11	..	.26	6	..	.19	3
4	138	1	1.44	73	2	1.10	30	..	.60	11	1	.29	6	..	.21	4
5	130	2	1.47	68	3	1.11	30	..	.66	10	..	.29	6	..	.23	5
6	118	4	1.44	63	1	1.10	30	..	.72	10	..	.32	6	..	.26	6
7	113	2	1.49	60	1	1.14	30	..	.79	10	..	.35	6	1	.28	7
8	107	1	1.53	58	1	1.19	29	1	.84	10	1	.39	5	1	.26	8
9	106	2	1.63	55	2	1.24	27	..	.87	9	..	.39	4	..	.23	9
10	95	2	1.59	43	1	1.06	25	..	.89	8	..	.38	3	..	.19	10
11	74	5	1.34	29	1	.79	14	1	.55	4	..	.21	2	..	.13	11
12	61	4	1.20	24	..	.72	9	..	.39	3	..	.17	2	..	.14	12
13	47	..	1.01	21	..	.70	7	..	.33	3	..	.19	2	..	.16	13
14	32	..	.75	17	1	.62	7	1	.36	2	2	.13	1	1	.08	14
15	31	1	.80	13	1	.52	6	..	.34	..	..	..	..	..	..	15
16	20	2	.57	8	..	.35	3	..	.19	..	..	..	..	..	..	16
17	12	..	.37	6	..	.29	3	..	.20	..	..	..	..	..	..	17
18	9	..	.31	4	..	.21	3	..	.22	..	..	..	..	..	..	18
19	7	1	.27	4	..	.23	2	1	.16	..	..	..	..	..	..	19
20	4	..	.17	4	..	.25	..	..	..	..	..	..	..	..	..	20
21	1	..	.05	3	..	.21	..	..	..	..	..	..	..	..	..	21
22	1	..	.05	3	..	.22	..	..	..	..	..	..	..	..	..	22
23	1	..	.06	2	1	.16	..	..	..	..	..	..	..	..	..	23
24	1	1	.06	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +15 to +20 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	627	2	2.07	891	10	3.12	893	..	3.30	790	5	3.24	592	..	2.78	1
2	410	1	1.85	654	2	3.01	676	3	3.24	637	3	3.31	466	3	2.98	2
3	372	2	1.71	597	3	2.81	632	2	3.10	592	1	3.20	435	1	3.00	3
4	329	2	1.55	541	..	2.60	599	2	3.00	551	2	3.14	407	1	3.05	4
5	312	..	1.50	515	3	2.52	568	2	2.95	518	3	3.06	389	2	3.11	5
6	300	1	1.44	480	..	2.35	550	2	2.92	503	3	3.12	372	3	3.16	6
7	292	2	1.43	465	2	2.33	528	3	2.85	485	6	3.20	355	4	3.23	7
8	281	1	1.38	451	3	2.26	511	3	2.81	473	1	3.31	346	7	3.39	8
9	276	..	1.35	440	1	2.24	494	..	2.82	464	5	3.48	332	3	3.52	9
10	239	1	1.17	391	2	2.03	444	..	2.62	406	3	3.25	292	3	3.36	10
11	190	1	.95	330	1	1.75	362	3	2.24	340	2	2.89	223	2	2.79	11
12	163	..	.82	291	2	1.57	319	1	2.11	303	2	2.76	192	4	2.59	12
13	135	2	.69	244	1	1.34	277	..	1.94	261	4	2.56	157	4	2.29	13
14	110	..	.57	213	1	1.21	221	3	1.66	206	4	2.18	132	3	2.09	14
15	95	1	.50	172	1	1.01	183	2	1.46	164	1	1.89	108	..	1.85	15
16	73	..	.39	121	..	.75	135	1	1.15	119	2	1.49	83	2	1.54	16
17	64	..	.35	96	..	.63	112	2	1.02	96	1	1.30	70	3	1.41	17
18	47	..	.26	76	..	.53	89	1	.87	76	..	1.11	54	2	1.18	18
19	34	..	.20	60	..	.45	71	2	.75	56	1	.88	48	2	1.15	19
20	22	..	.13	49	..	.39	44	..	.51	41	2	.70	33	3	.87	20
21	11	..	.07	22	1	.19	14	..	.18	15	..	.28	13	1	.38	21
22	6	..	.04	9	..	.08	12	..	.16	10	1	.20	7	..	.22	22
23	4	..	.03	6	..	.06	5	..	.07	8	1	.18	3	..	.11	23
24	2	..	.02	3	..	.03	2	..	.03	..	..	..	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	295	1	1.89	149	1	1.36	91	3	1.11	51	1	.82	21	..	.43	1
2	241	1	2.12	119	..	1.49	73	1	1.15	40	1	.82	17	..	.47	2
3	222	2	2.11	111	1	1.53	68	2	1.24	38	..	.91	16	2	.51	3
4	208	..	2.16	103	1	1.55	61	..	1.23	38	2	1.00	14	1	.50	4
5	198	4	2.24	95	1	1.55	61	..	1.34	35	5	1.02	11	1	.43	5
6	186	1	2.27	91	1	1.59	58	3	1.39	28	2	.90	10	..	.43	6
7	180	3	2.38	88	6	1.67	55	3	1.45	24	2	.85	9	1	.42	7
8	176	2	2.52	82	3	1.69	52	3	1.51	22	..	.86	7	1	.36	8
9	173	2	2.66	78	2	1.76	49	5	1.57	21	2	.90	5	..	.28	9
10	151	2	2.52	69	3	1.70	40	..	1.42	17	1	.80	5	..	.31	10
11	120	6	2.17	51	2	1.39	32	1	1.25	12	2	.62	5	..	.33	11
12	100	..	1.96	40	..	1.20	23	1	.99	8	..	.45	5	1	.36	12
13	86	..	1.84	35	3	1.16	17	1	.80	6	..	.37	4	..	.31	13
14	76	4	1.78	27	..	.99	15	3	.77	4	..	.27	3	..	.25	14
15	59	3	1.52	21	3	.84	11	1	.62	4	..	.29	3	..	.28	15
16	37	1	1.05	10	..	.44	8	..	.49	2	..	.16	1	..	.10	16
17	27	3	.84	9	..	.44	8	2	.53	2	1	.17	1	..	.11	17
18	19	1	.65	5	..	.27	6	..	.43	1	..	.09	1	..	.12	18
19	13	1	.49	5	..	.29	3	1	.23	1	..	.10	1	..	.13	19
20	7	..	.29	4	..	.25	2	..	.17	1	..	.11	1	1	.14	20
21	4	..	.18	3	1	.21	1	..	.09	1	..	.12	..	..	..	21
22	3	..	.15	1	..	.07	1	..	.10	..	..	..	..	..	..	22
23	1	..	.06	1	..	.08	..	..	..	..	..	..	..	..	..	23
24	1	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +25 to +30 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	190	..	.63	412	2	1.44	483	..	1.79	403	..	1.65	364	1	1.71	1
2	122	1	.55	306	1	1.41	371	..	1.78	310	1	1.61	282	2	1.80	2
3	112	1	.52	281	3	1.32	343	3	1.68	292	..	1.58	266	2	1.84	3
4	99	..	.47	260	3	1.25	316	2	1.58	269	2	1.53	243	1	1.82	4
5	93	2	.45	245	..	1.20	299	2	1.55	252	3	1.49	230	3	1.84	5
6	89	2	.43	240	2	1.18	280	2	1.48	236	1	1.46	218	1	1.85	6
7	84	..	.41	233	1	1.17	267	2	1.44	232	1	1.53	211	..	1.92	7
8	83	..	.41	226	1	1.13	255	2	1.40	219	..	1.53	206	2	2.02	8
9	76	..	.37	219	1	1.12	247	1	1.41	211	..	1.58	202	3	2.14	9
10	65	..	.32	197	4	1.02	222	..	1.31	185	1	1.48	179	1	2.06	10
11	56	..	.28	158	..	.84	183	..	1.13	147	2	1.25	150	2	1.88	11
12	46	..	.23	143	2	.77	158	3	1.04	122	1	1.11	125	3	1.69	12
13	38	..	.19	118	..	.65	140	..	.98	110	2	1.08	109	2	1.59	13
14	34	..	.18	100	..	.57	120	1	.90	93	4	.99	87	2	1.37	14
15	31	..	.16	86	..	.51	98	1	.78	77	..	.89	75	1	1.28	15
16	22	..	.12	69	..	.43	75	2	.64	59	1	.74	59	1	1.09	16
17	17	..	.09	51	2	.34	63	1	.57	43	..	.58	44	2	.88	17
18	14	..	.08	42	..	.29	50	3	.49	32	2	.47	36	..	.79	18
19	11	..	.06	36	..	.27	36	..	.38	25	1	.40	27	1	.65	19
20	10	..	.06	30	1	.24	27	1	.31	18	1	.31	23	..	.61	20
21	1	..	.01	12	..	.10	15	..	.19	8	..	.15	11	..	.32	21
22	..	..	..	9	..	.08	12	..	.16	6	..	.12	6	..	.19	22
23	..	..	..	6	..	.06	8	1	.12	4	..	.09	6	..	.21	23
24	..	..	..	3	..	.03	3	..	.05	2	..	.05	2	1	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1070	5	6.85	585	7	5.32	288	4	3.51	161	4	2.58	71	1	1.46	1
2	840	6	7.39	462	6	5.78	226	4	3.57	128	5	2.61	58	4	1.60	2
3	751	12	7.13	419	4	5.78	206	4	3.77	114	..	2.74	49	..	1.57	3
4	665	10	6.92	375	6	5.63	192	5	3.86	101	..	2.67	46	2	1.63	4
5	590	7	6.67	344	5	5.61	173	6	3.79	90	2	2.62	43	1	1.68	5
6	529	6	6.45	303	10	5.30	156	5	3.74	82	2	2.63	39	2	1.67	6
7	477	7	6.30	269	4	5.11	142	1	3.75	76	4	2.69	35	2	1.65	7
8	411	3	5.88	235	8	4.84	126	2	3.67	69	3	2.69	31	2	1.60	8
9	369	6	5.68	205	1	4.61	113	6	3.63	64	3	2.75	23	1	1.30	9
10	323	5	5.39	179	6	4.42	101	3	3.58	53	2	2.50	21	..	1.30	10
11	261	8	4.72	137	4	3.73	77	2	3.00	39	1	2.01	14	2	.94	11
12	217	3	4.25	110	3	3.30	51	5	2.19	25	..	1.42	8	1	.58	12
13	195	3	4.17	90	3	2.98	39	5	1.84	23	1	1.42	6	..	.47	13
14	168	4	3.93	74	1	2.70	30	3	1.55	21	..	1.40	5	..	.42	14
15	152	2	3.91	65	4	2.61	26	3	1.47	14	1	1.01	5	..	.46	15
16	105	6	2.97	41	2	1.81	13	2	.80	10	1	.78	4	1	.40	16
17	92	3	2.87	30	1	1.46	11	..	.73	8	..	.68	3	..	.32	17
18	65	6	2.24	26	2	1.38	7	..	.51	5	..	.46	2	..	.23	18
19	49	3	1.86	23	..	1.34	6	..	.47	4	1	.40	2	..	.25	19
20	41	3	1.71	19	3	1.20	4	..	.34	3	1	.32	2	..	.27	20
21	16	2	.73	6	..	.41	2	..	.18	2	2	.23	1	..	.15	21
22	11	..	.55	2	..	.15	2	1	.20	..	..	..	1	..	.16	22
23	8	..	.44	2	..	.16	..	..	..	..	..	..	1	..	.17	23
24	1	1	.06	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +35 to +45 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	270	..	.89	1312	2	4.59	2804	6	10.37	4016	14	16.47	3591	26	16.88	1
2	192	1	.86	926	1	4.26	2136	4	10.25	3070	13	15.96	2727	10	17.45	2
3	170	2	.78	805	1	3.78	1900	4	9.31	2730	21	14.74	2447	15	16.88	3
4	148	1	.70	697	3	3.35	1687	3	8.44	2411	21	13.74	2150	17	16.13	4
5	134	1	.64	626	3	3.07	1524	6	7.92	2178	11	12.85	1932	19	15.46	5
6	118	1	.57	559	2	2.74	1346	7	7.13	1915	14	11.87	1718	14	14.60	6
7	109	..	.53	517	1	2.59	1212	10	6.54	1721	17	11.36	1556	24	14.16	7
8	100	..	.49	459	3	2.30	1064	9	5.85	1517	11	10.62	1354	15	13.27	8
9	93	..	.46	421	3	2.15	978	13	5.57	1371	11	10.28	1214	23	12.87	9
10	85	..	.42	356	3	1.85	851	6	5.02	1200	9	9.60	1039	17	11.95	10
11	71	1	.36	297	2	1.57	704	7	4.36	1012	17	8.60	855	12	10.69	11
12	58	..	.29	237	..	1.28	590	4	3.89	841	12	7.65	691	19	9.33	12
13	49	..	.25	208	1	1.14	503	3	3.52	728	11	7.13	580	10	8.47	13
14	43	1	.22	178	4	1.01	431	7	3.23	613	14	6.50	481	17	7.60	14
15	31	..	.16	151	..	.89	364	8	2.91	522	12	6.00	416	9	7.11	15
16	22	..	.12	117	1	.73	274	5	2.33	366	7	4.58	282	11	5.22	16
17	20	..	.11	102	..	.67	221	2	2.01	305	5	4.12	237	8	4.76	17
18	16	1	.09	78	1	.55	169	5	1.66	227	9	3.31	183	5	4.01	18
19	10	1	.06	61	1	.46	135	4	1.43	183	4	2.89	141	6	3.38	19
20	7	..	.04	39	..	.31	82	3	.94	141	3	2.41	105	8	2.77	20
21	1	..	.01	16	1	.14	26	2	.33	61	4	1.13	53	4	1.54	21
22	1	..	.01	11	1	.10	12	..	.16	31	2	.62	35	2	1.12	22
23	1	..	.01	5	..	.05	7	..	.10	18	2	.39	16	2	.57	23
24	1	..	.01	1	..	.01	4	..	.06	3	..	.07	6	1	.23	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	2029	4	12.99	1062	8	9.66	509	5	6.21	322	1	5.15	152	6	3.12	1
2	1595	8	14.04	849	18	10.61	419	5	6.62	268	7	5.47	122	2	3.36	2
3	1405	14	13.35	770	11	10.63	384	2	7.03	232	5	5.57	116	5	3.72	3
4	1219	22	12.68	669	10	10.04	332	4	6.67	200	11	5.28	101	6	3.58	4
5	1086	12	12.27	599	9	9.76	289	2	6.33	171	9	4.98	84	3	3.28	5
6	960	22	11.71	517	15	9.05	261	7	6.26	128	5	4.11	74	6	3.17	6
7	863	10	11.39	464	16	8.82	231	5	6.10	111	4	3.93	63	1	2.97	7
8	759	9	10.85	381	16	7.85	198	8	5.76	91	2	3.55	61	1	3.15	8
9	668	17	10.29	323	15	7.27	174	7	5.59	81	1	3.47	54	2	3.06	9
10	576	14	9.62	257	5	6.35	144	10	5.10	68	2	3.20	49	5	3.02	10
11	484	27	8.76	202	8	5.49	105	3	4.10	53	6	2.73	33	3	2.20	11
12	371	8	7.27	165	10	4.95	91	8	3.90	42	2	2.38	25	2	1.81	12
13	302	19	6.46	132	9	4.37	70	5	3.30	34	3	2.10	16	1	1.25	13
14	236	9	5.52	96	7	3.50	57	4	2.94	26	1	1.74	14	2	1.19	14
15	198	9	5.09	81	4	3.26	47	6	2.66	21	2	1.52	10	..	.92	15
16	129	5	3.65	38	1	1.68	26	1	1.60	6	..	.47	5	2	.50	16
17	113	9	3.53	33	3	1.60	21	1	1.40	6	..	.51	3	1	.32	17
18	75	7	2.58	20	..	1.06	17	..	1.23	4	1	.37	2	1	.23	18
19	59	4	2.24	17	2	.99	11	1	.86	2	..	.20	1	1	.13	19
20	43	1	1.79	9	..	.57	10	2	.85	2	..	.22	..	..	..	20
21	23	..	1.05	6	..	.41	5	1	.46	2	..	.23	..	..	..	21
22	17	..	.86	5	..	.37	1	..	.10	2	..	.25	..	..	..	22
23	13	..	.72	4	2	.32	..	..	..	2	..	.27	..	..	..	23
24	5	2	.30	..	..	..	..	..	..	2	1	.30	..	..	..	24



TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +50 to +60 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	395	1	1.30	1066	6	3.73	1379	3	5.10	1135	4	4.65	991	5	4.66	1
2	267	..	1.20	749	2	3.45	1045	4	5.02	842	4	4.38	774	6	4.95	2
3	231	3	1.06	668	..	3.14	944	3	4.63	754	4	4.07	694	4	4.79	3
4	192	..	.90	578	1	2.77	825	6	4.13	639	10	3.64	621	6	4.66	4
5	171	1	.82	521	4	2.55	741	3	3.85	564	2	3.33	571	9	4.57	5
6	147	..	.71	466	3	2.28	664	11	3.52	494	4	3.06	516	6	4.39	6
7	129	..	.63	409	2	2.05	599	4	3.23	449	3	2.96	461	5	4.20	7
8	105	1	.51	364	3	1.82	518	9	2.85	392	1	2.74	409	7	4.01	8
9	98	2	.48	329	..	1.68	468	5	2.67	357	7	2.68	377	12	4.00	9
10	73	..	.36	284	..	1.48	408	3	2.41	298	7	2.38	335	14	3.85	10
11	59	..	.30	229	4	1.21	345	4	2.14	249	3	2.12	268	8	3.35	11
12	47	..	.24	190	1	1.03	289	3	1.91	211	4	1.92	227	2	3.06	12
13	35	..	.18	160	2	.88	251	5	1.76	175	2	1.72	185	3	2.70	13
14	28	..	.15	132	1	.75	204	2	1.53	149	3	1.58	159	2	2.51	14
15	22	..	.12	115	1	.68	172	2	1.38	129	6	1.48	133	6	2.27	15
16	15	..	.08	87	1	.54	128	3	1.09	75	2	.94	94	..	1.74	16
17	11	..	.06	73	..	.48	105	2	.96	64	3	.86	82	8	1.65	17
18	7	..	.04	53	..	.37	85	3	.83	47	3	.69	58	1	1.27	18
19	7	..	.04	43	..	.32	68	..	.72	32	1	.51	52	3	1.25	19
20	6	..	.04	31	2	.25	49	1	.56	23	..	.39	38	2	1.00	20
21	1	..	.01	12	..	.10	25	..	.31	12	1	.22	18	1	.52	21
22	..	..	..	4	..	.04	13	2	.18	7	1	.14	12	2	.39	22
23	..	..	..	2	..	.02	7	..	.10	4	..	.09	6	3	.21	23
24	..	..	..	..	..	..	..	..	..	2	1	.05	1	..	.04	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	403	1	2.58	229	4	2.08	111	1	1.35	55	1	.88	32	..	.66	1
2	326	2	2.87	186	..	2.33	94	1	1.49	46	..	.94	26	..	.72	2
3	298	1	2.83	169	2	2.33	85	2	1.56	42	..	1.01	25	2	.80	3
4	271	5	2.82	153	..	2.30	75	1	1.51	39	2	1.03	22	..	.78	4
5	247	4	2.79	148	4	2.41	73	5	1.60	35	2	1.02	22	..	.86	5
6	215	7	2.62	121	4	2.12	63	3	1.51	29	..	.93	21	..	.90	6
7	193	3	2.55	114	3	2.17	53	..	1.40	26	..	.92	20	1	.94	7
8	164	4	2.35	100	2	2.06	51	3	1.48	23	1	.90	18	2	.93	8
9	153	4	2.36	89	9	2.00	39	6	1.25	20	..	.86	16	..	.91	9
10	137	4	2.29	72	5	1.78	25	3	.89	18	4	.85	16	1	.99	10
11	114	1	2.06	51	3	1.39	17	..	.66	9	1	.46	11	..	.73	11
12	100	5	1.96	40	2	1.20	15	..	.64	6	..	.34	9	1	.65	12
13	82	1	1.75	32	1	1.06	12	2	.57	4	..	.25	8	..	.63	13
14	61	2	1.43	25	3	.91	9	..	.46	3	1	.20	4	..	.34	14
15	50	2	1.29	22	3	.88	9	..	.51	2	1	.14	4	2	.37	15
16	27	1	.76	12	1	.53	3	1	.19	1	1	.08	..	..	..	16
17	19	1	.59	8	1	.39	2	1	.13	..	..	..	..	..	..	17
18	16	3	.55	7	..	.37	1	..	.07	..	..	..	..	..	..	18
19	13	2	.49	4	1	.23	..	..	..	..	..	..	..	..	..	19
20	7	..	.29	3	2	.19	..	..	..	..	..	..	..	..	..	20
21	2	..	.09	1	..	.07	..	..	..	..	..	..	..	..	..	21
22	1	..	.05	1	..	.07	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

**TABLE I (Continued)**  
**MEN**  
**INFLUENCE OF BUILD ON MORTALITY**

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +65 to +80 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	64	..	.21	173	..	.61	259	1	.96	177	1	.73	179	3	.84	1
2	45	..	.20	130	..	.60	193	1	.93	144	1	.75	143	1	.92	2
3	37	..	.17	118	..	.55	174	..	.85	129	..	.70	136	4	.94	3
4	29	1	.14	106	..	.51	149	1	.75	120	2	.68	119	1	.89	4
5	27	..	.13	93	..	.46	135	..	.70	109	2	.64	113	1	.90	5
6	26	..	.12	88	1	.43	125	1	.66	93	2	.58	106	3	.90	6
7	22	..	.11	79	..	.40	112	1	.60	83	1	.55	94	1	.86	7
8	21	..	.10	77	..	.39	95	..	.52	78	..	.55	85	2	.83	8
9	18	..	.09	71	..	.36	87	1	.50	75	2	.56	77	3	.82	9
10	13	..	.06	64	..	.33	77	2	.45	62	1	.50	67	1	.77	10
11	12	..	.06	55	1	.29	63	..	.39	54	..	.46	54	3	.68	11
12	12	..	.06	45	1	.24	56	1	.37	48	3	.44	42	2	.57	12
13	11	..	.06	37	1	.20	46	1	.32	39	..	.38	36	3	.53	13
14	10	..	.05	30	..	.17	38	1	.29	30	..	.32	31	3	.49	14
15	8	..	.04	25	..	.15	35	..	.28	25	1	.29	25	1	.43	15
16	6	..	.03	18	..	.11	28	1	.24	17	..	.21	12	..	.22	16
17	6	..	.03	15	..	.10	23	1	.21	14	..	.19	10	..	.20	17
18	6	..	.03	9	..	.06	15	1	.15	13	..	.19	8	..	.18	18
19	4	1	.02	9	..	.07	11	..	.12	11	..	.17	7	1	.17	19
20	2	..	.01	7	..	.06	8	..	.09	8	..	.14	3	..	.08	20
21	..	..	..	2	..	.02	1	..	.01	3	..	.06	2	..	.06	21
22	..	..	..	..	..	..	1	..	.01	1	..	.02	2	..	.06	22
23	..	..	..	..	..	..	1	..	.01	1	..	.02	1	1	.04	23
24	..	..	..	..	..	..	1	..	.02	..	..	..	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	92	1	.59	49	1	.45	19	..	.23	11	2	.18	5	..	.10	1
2	69	1	.61	42	1	.53	17	..	.27	7	..	.14	5	..	.14	2
3	65	..	.62	35	2	.48	15	..	.27	6	..	.14	5	2	.16	3
4	56	..	.58	31	1	.47	13	..	.26	4	..	.11	3	1	.11	4
5	54	1	.61	30	2	.49	13	..	.28	4	..	.12	2	..	.08	5
6	48	..	.59	26	2	.46	11	..	.26	4	1	.13	2	..	.09	6
7	46	2	.61	23	..	.44	10	..	.26	3	..	.11	2	..	.09	7
8	42	1	.60	21	1	.43	10	..	.29	3	..	.12	1	..	.05	8
9	36	..	.55	17	1	.38	10	1	.32	3	..	.13	1	1	.06	9
10	28	2	.47	13	..	.32	9	..	.32	3	..	.14	..	..	..	10
11	24	1	.43	10	..	.27	8	..	.31	3	..	.15	..	..	..	11
12	19	..	.37	9	1	.27	8	..	.34	2	..	.11	..	..	..	12
13	17	..	.36	8	..	.26	7	..	.33	1	1	.06	..	..	..	13
14	16	1	.37	6	..	.22	7	..	.36	..	..	..	..	..	..	14
15	11	..	.28	5	..	.20	7	..	.40	..	..	..	..	..	..	15
16	5	2	.14	1	..	.04	2	1	.12	..	..	..	..	..	..	16
17	3	1	.09	1	1	.05	1	..	.07	..	..	..	..	..	..	17
18	2	..	.07	..	..	..	1	..	.07	..	..	..	..	..	..	18
19	2	..	.08	..	..	..	1	1	.08	..	..	..	..	..	..	19
20	2	..	.08	..	..	..	..	..	..	..	..	..	..	..	..	20
21	2	..	.09	..	..	..	..	..	..	..	..	..	..	..	..	21
22	1	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	22
23	1	1	.06	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 3 Inches to 5 Feet 6 Inches Inclusive. Weight +85 and more Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	12	1	.04	26	..	.09	39	..	.14	27	..	.11	27	..	.13	1
2	9	..	.04	21	..	.10	31	..	.15	22	..	.11	19	..	.12	2
3	9	..	.04	20	..	.09	28	1	.14	20	..	.11	19	..	.13	3
4	8	1	.04	19	..	.09	23	..	.12	16	..	.09	17	..	.13	4
5	7	..	.03	17	..	.08	22	1	.11	16	..	.09	15	1	.12	5
6	7	..	.03	16	..	.08	20	..	.11	16	1	.10	14	..	.12	6
7	6	..	.03	13	..	.07	20	..	.11	14	..	.09	13	1	.12	7
8	5	..	.02	13	..	.07	19	..	.10	12	..	.08	10	..	.10	8
9	4	..	.02	11	..	.06	17	..	.10	10	..	.08	8	1	.08	9
10	4	..	.02	9	..	.05	16	..	.09	9	1	.07	7	..	.08	10
11	4	..	.02	7	..	.04	13	..	.08	7	..	.06	6	..	.08	11
12	4	..	.02	6	..	.03	9	..	.06	5	..	.05	4	..	.05	12
13	3	..	.02	3	..	.02	9	..	.06	4	..	.04	4	..	.06	13
14	3	..	.02	2	..	.01	8	..	.06	3	..	.03	1	..	.02	14
15	2	..	.01	2	..	.01	8	..	.06	3	..	.03	1	..	.02	15
16	1	..	.01	2	..	.01	6	..	.05	3	1	.04	1	..	.02	16
17	1	..	.01	2	..	.01	5	..	.05	2	1	.03	1	..	.02	17
18	..	..	..	1	..	.01	3	..	.03	1	..	.01	..	..	..	18
19	..	..	..	..	..	..	2	..	.02	1	..	.02	..	..	..	19
20	..	..	..	..	..	..	1	..	.01	1	..	.02	..	..	..	20
21	..	..	..	..	..	..	1	..	.01	1	1	.02	..	..	..	21
22	..	..	..	..	..	..	1	..	.01	..	..	..	..	..	..	22
23	..	..	..	..	..	..	1	..	.01	..	..	..	..	..	..	23
24	..	..	..	..	..	..	1	..	.02	..	..	..	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	13	1	.08	7	..	.06	2	..	.02	..	..	..	..	..	..	1
2	12	..	.11	6	..	.08	2	1	.03	..	..	..	..	..	..	2
3	10	..	.10	6	..	.08	1	..	.02	..	..	..	..	..	..	3
4	8	..	.08	6	..	.09	1	..	.02	..	..	..	..	..	..	4
5	8	1	.09	4	..	.07	1	..	.02	..	..	..	..	..	..	5
6	7	..	.09	3	..	.05	1	..	.02	..	..	..	..	..	..	6
7	7	..	.09	3	..	.06	1	..	.03	..	..	..	..	..	..	7
8	5	..	.07	3	..	.06	1	..	.03	..	..	..	..	..	..	8
9	5	..	.08	2	1	.05	1	..	.03	..	..	..	..	..	..	9
10	5	..	.08	1	..	.02	1	..	.04	..	..	..	..	..	..	10
11	4	..	.07	..	..	..	..	..	..	..	..	..	..	..	..	11
12	4	..	.08	..	..	..	..	..	..	..	..	..	..	..	..	12
13	3	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	13
14	3	1	.07	..	..	..	..	..	..	..	..	..	..	..	..	14
15	2	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	15
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	16
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	17
18	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	18
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	19
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	20
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight -50 and more Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	11	..	.04	19	..	.07	39	..	.14	43	..	.18	111	1	.52	1
2	7	..	.03	13	..	.06	25	..	.12	30	..	.16	87	..	.55	2
3	7	..	.03	12	..	.06	23	..	.11	28	..	.15	77	..	.53	3
4	6	..	.03	10	..	.05	21	..	.11	26	..	.15	72	1	.55	4
5	5	..	.02	9	..	.04	20	..	.10	25	1	.15	65	1	.52	5
6	5	..	.02	5	..	.02	17	..	.09	21	..	.13	56	..	.48	6
7	4	..	.02	4	..	.02	16	..	.09	20	..	.14	51	..	.47	7
8	4	..	.02	4	..	.02	15	..	.08	17	..	.12	46	1	.45	8
9	3	..	.01	4	..	.02	15	..	.09	14	..	.11	43	2	.46	9
10	3	..	.01	3	..	.02	11	..	.06	14	..	.11	40	..	.46	10
11	2	..	.01	2	1	.01	7	..	.04	11	..	.09	37	1	.46	11
12	1	..	.01	1	..	.01	5	..	.03	10	..	.09	33	3	.44	12
13	1	..	.01	..	..	..	5	..	.04	8	..	.08	22	..	.32	13
14	1	..	.01	..	..	..	4	..	.03	8	..	.08	20	2	.32	14
15	..	..	..	..	..	..	2	..	.02	8	..	.09	14	..	.24	15
16	..	..	..	..	..	..	1	..	.01	7	..	.09	12	..	.22	16
17	..	..	..	..	..	..	1	..	.01	7	..	.09	8	1	.16	17
18	..	..	..	..	..	..	1	..	.01	3	..	.04	6	..	.13	18
19	..	..	..	..	..	..	1	..	.01	3	..	.05	5	..	.12	19
20	..	..	..	..	..	..	1	..	.01	3	..	.05	3	..	.08	20
21	..	..	..	..	..	..	..	..	..	2	..	.04	2	..	.06	21
22	..	..	..	..	..	..	..	..	..	2	..	.04	1	..	.03	22
23	..	..	..	..	..	..	..	..	..	1	..	.02	1	..	.04	23
24	..	..	..	..	..	..	..	..	..	1	..	.02	1	..	.04	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	57	2	.36	57	..	.52	75	..	.92	42	..	.68	18	..	.37	1
2	43	..	.38	40	..	.50	63	1	1.00	33	1	.67	13	..	.36	2
3	38	..	.36	33	1	.45	57	1	1.04	28	2	.67	11	..	.35	3
4	33	1	.34	29	..	.44	51	..	1.03	24	..	.64	11	..	.39	4
5	28	2	.32	28	..	.46	49	3	1.07	21	1	.61	8	..	.31	5
6	24	..	.29	27	1	.48	45	4	1.08	18	..	.58	7	..	.30	6
7	22	..	.29	25	1	.48	38	2	1.00	16	..	.57	6	..	.28	7
8	21	..	.30	22	1	.45	31	..	.90	15	..	.59	6	..	.31	8
9	19	..	.30	19	2	.43	29	..	.93	15	1	.64	6	..	.34	9
10	18	1	.30	16	1	.39	28	..	.99	14	..	.66	6	..	.37	10
11	14	..	.25	11	..	.30	24	..	.94	13	2	.67	4	..	.27	11
12	14	1	.27	10	..	.30	19	2	.82	9	1	.51	4	..	.29	12
13	12	..	.26	8	..	.26	13	2	.61	8	1	.49	4	1	.31	13
14	12	1	.28	8	..	.29	11	2	.57	6	..	.40	3	..	.25	14
15	11	..	.28	7	..	.28	9	..	.51	5	..	.36	3	..	.28	15
16	4	..	.11	7	..	.31	6	1	.37	3	..	.24	2	..	.20	16
17	4	..	.12	6	1	.29	4	1	.27	2	..	.17	1	..	.11	17
18	4	..	.14	5	..	.27	3	..	.22	2	..	.18	1	..	.12	18
19	2	..	.08	5	..	.29	3	..	.23	2	..	.20	..	..	..	19
20	1	..	.04	5	..	.32	2	..	.17	2	..	.22	..	..	..	20
21	1	..	.05	3	..	.21	2	..	.18	2	..	.23	..	..	..	21
22	..	..	..	1	..	.07	1	..	.10	2	..	.25	..	..	..	22
23	..	..	..	1	..	.08	1	..	.11	..	..	..	..	..	..	23
24	..	..	..	1	..	.09	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight -35 to -45 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	435	..	1.44	2129	10	7.45	4140	12	15.32	3693	11	15.14	7172	31	33.71	1
2	347	1	1.56	1659	5	7.63	3345	16	16.06	2976	15	15.48	5579	40	35.71	2
3	301	1	1.38	1441	11	6.77	2960	16	14.50	2660	12	14.36	4993	27	34.45	3
4	260	3	1.22	1264	5	6.07	2658	20	13.29	2378	11	13.55	4461	42	33.46	4
5	224	1	1.08	1111	9	5.44	2372	15	12.33	2112	18	12.46	3967	31	31.74	5
6	201	1	.96	1004	7	4.92	2149	12	11.39	1920	17	11.90	3599	28	30.59	6
7	168	1	.82	882	3	4.41	1883	13	10.17	1719	24	11.35	3198	28	29.10	7
8	144	..	.71	795	8	3.98	1714	11	9.43	1550	11	10.85	2901	25	28.43	8
9	125	1	.61	708	3	3.61	1533	10	8.74	1378	6	10.34	2556	35	27.09	9
10	109	..	.53	647	6	3.36	1397	10	8.24	1267	10	10.14	2277	27	26.19	10
11	85	..	.43	541	3	2.87	1202	3	7.45	1077	13	9.15	1870	31	23.38	11
12	71	..	.36	482	4	2.60	1068	3	7.05	978	18	8.90	1646	17	22.22	12
13	59	..	.30	410	2	2.26	936	9	6.55	829	9	8.12	1392	20	20.32	13
14	48	..	.25	370	2	2.11	841	7	6.31	733	4	7.77	1238	17	19.56	14
15	42	..	.22	325	1	1.92	730	5	5.84	642	6	7.38	1064	11	18.19	15
16	34	..	.18	260	2	1.61	607	2	5.16	508	7	6.35	840	10	15.54	16
17	21	..	.12	213	1	1.41	515	7	4.69	411	4	5.55	682	12	13.71	17
18	16	..	.09	183	1	1.28	430	3	4.21	342	5	4.99	573	10	12.55	18
19	15	..	.09	155	..	1.16	340	5	3.60	266	4	4.20	463	10	11.11	19
20	12	..	.07	126	1	1.01	273	2	3.14	219	3	3.74	372	5	9.82	20
21	4	..	.03	46	..	.39	113	..	1.41	98	4	1.81	180	6	5.24	21
22	2	..	.01	32	..	.29	84	..	1.13	67	2	1.35	125	4	4.01	22
23	1	..	.01	21	..	.21	47	..	.69	36	1	.79	73	1	2.58	23
24	..	..	..	9	..	.10	24	1	.38	16	1	.38	40	1	1.56	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	3847	27	24.62	2687	26	24.45	1760	20	21.47	1190	16	19.04	595	5	12.20	1
2	2992	40	26.33	2062	21	25.78	1363	23	21.54	949	17	19.36	493	11	13.56	2
3	2607	34	24.77	1831	29	25.27	1215	26	22.23	833	12	19.99	445	11	14.28	3
4	2282	20	23.73	1603	29	24.05	1070	20	21.51	739	22	19.51	386	10	13.66	4
5	1985	21	22.43	1406	20	22.92	951	26	20.83	618	14	17.98	335	12	13.07	5
6	1777	15	21.68	1284	21	22.47	842	11	20.21	554	13	17.78	298	13	12.78	6
7	1579	19	20.84	1127	22	21.41	722	16	19.06	488	12	17.28	251	6	11.82	7
8	1400	19	20.02	1007	27	20.74	633	17	18.42	434	5	16.93	219	10	11.30	8
9	1230	16	18.94	891	24	20.05	543	17	17.43	386	17	16.56	189	7	10.70	9
10	1116	31	18.64	784	20	19.36	473	6	16.74	330	13	15.54	162	5	10.00	10
11	887	13	16.05	611	11	16.62	362	9	14.12	241	7	12.44	116	2	7.75	11
12	792	18	15.52	528	12	15.84	292	13	12.53	201	12	11.38	91	6	6.58	12
13	646	23	13.82	445	8	14.73	232	15	10.93	165	7	10.18	72	7	5.64	13
14	564	9	13.20	377	19	13.76	193	4	9.96	138	11	9.22	57	1	4.83	14
15	482	9	12.39	303	11	12.18	169	4	9.57	107	8	7.74	49	3	4.50	15
16	344	5	9.74	203	7	8.97	113	7	6.97	72	6	5.64	29	..	2.89	16
17	277	8	8.64	172	7	8.34	89	4	5.95	58	2	4.92	27	4	2.91	17
18	227	7	7.81	142	5	7.54	73	3	5.28	50	2	4.60	19	3	2.22	18
19	168	6	6.37	113	12	6.57	53	1	4.15	35	3	3.48	11	3	1.39	19
20	125	3	5.21	81	8	5.12	41	1	3.48	26	1	2.81	7	1	.96	20
21	65	1	2.98	41	..	2.81	24	2	2.21	14	1	1.64	6	1	.89	21
22	40	3	2.01	25	1	1.85	17	..	1.69	8	1	1.01	4	..	.64	22
23	25	2	1.38	14	1	1.12	11	..	1.19	6	..	.82	2	1	.35	23
24	9	..	.54	3	..	.26	6	2	.70	2	..	.30	1	..	.19	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight -25 to -30 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	9654	50	31.86	27877	100	97.57	38063	134	140.83	27116	106	111.18	11653	53	54.77	1
2	7183	43	32.32	21244	115	97.72	29538	158	141.78	20804	125	108.18	8873	65	56.79	2
3	6191	27	28.48	18687	118	87.83	26056	169	127.67	18408	122	99.40	7871	52	54.31	3
4	5404	39	25.40	16686	91	80.09	23102	147	115.51	16310	105	92.97	7017	56	52.63	4
5	4706	38	22.59	14904	84	73.03	20576	119	107.00	14527	105	85.71	6287	49	50.30	5
6	4131	20	19.83	13383	65	65.58	18566	112	98.40	13146	104	81.51	5699	52	48.44	6
7	3547	30	17.38	11790	61	58.95	16411	90	88.62	11595	79	76.53	5084	45	46.26	7
8	3121	19	15.29	10499	58	52.50	14721	93	80.97	10411	76	72.88	4575	45	44.84	8
9	2721	18	13.33	9258	54	47.22	13112	73	74.74	9295	65	69.71	4067	34	43.11	9
10	2386	12	11.69	8294	44	43.13	11761	78	69.39	8390	61	67.12	3626	47	41.70	10
11	2001	14	10.01	6967	39	36.93	9904	51	61.40	7129	47	60.60	3008	46	37.60	11
12	1721	19	8.61	6133	48	33.12	8739	63	57.68	6295	52	57.28	2593	37	35.01	12
13	1448	8	7.38	5263	25	28.95	7648	62	53.54	5465	51	53.56	2203	26	32.16	13
14	1268	12	6.59	4670	25	26.62	6835	49	51.26	4843	45	51.34	1924	13	30.40	14
15	1073	6	5.69	3976	28	23.46	5964	36	47.71	4141	28	47.62	1692	29	28.93	15
16	863	5	4.66	3242	16	20.10	4878	39	41.46	3291	40	41.14	1296	14	23.98	16
17	690	4	3.80	2725	16	17.99	4097	39	37.28	2743	24	37.03	1083	20	21.77	17
18	576	5	3.23	2263	18	15.84	3342	37	32.75	2262	34	33.03	877	16	19.21	18
19	437	3	2.53	1780	16	13.35	2631	21	27.89	1801	29	28.46	689	6	16.54	19
20	328	2	2.00	1401	6	11.21	2001	17	23.01	1403	22	23.99	519	14	13.70	20
21	134	2	.86	594	7	5.05	864	6	10.80	657	13	12.15	241	4	7.01	21
22	88	3	.60	398	8	3.62	593	9	8.01	443	6	8.90	168	3	5.39	22
23	43	..	.31	226	5	2.21	345	2	5.04	250	7	5.48	108	2	3.82	23
24	20	..	.16	104	2	1.10	153	4	2.42	121	2	2.90	44	2	1.72	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	6032	30	38.60	1652	24	15.03	260	7	3.17	130	..	2.08	82	1	1.68	1
2	4567	45	40.19	1219	12	15.24	209	2	3.30	104	3	2.12	66	6	1.82	2
3	4074	42	38.70	1094	16	15.10	187	2	3.42	96	3	2.30	58	..	1.86	3
4	3626	35	37.71	957	18	14.36	170	2	3.42	88	2	2.32	54	3	1.91	4
5	3220	38	36.39	841	10	13.71	160	..	3.50	82	1	2.39	49	1	1.91	5
6	2861	32	34.90	778	17	13.62	153	2	3.67	78	3	2.50	41	2	1.76	6
7	2539	29	33.51	676	15	12.84	141	2	3.72	73	1	2.58	37	1	1.74	7
8	2298	30	32.86	597	12	12.30	135	4	3.93	69	2	2.69	35	..	1.81	8
9	2052	30	31.60	535	13	12.04	129	2	4.14	64	2	2.75	33	2	1.87	9
10	1809	25	30.21	464	19	11.46	104	1	3.68	56	..	2.64	22	1	1.36	10
11	1503	21	27.20	368	9	10.01	83	6	3.24	49	4	2.53	15	2	1.00	11
12	1309	21	25.66	308	8	9.24	69	2	2.96	37	3	2.09	13	2	.94	12
13	1104	23	23.63	251	2	8.31	56	4	2.64	29	4	1.79	11	1	.86	13
14	946	21	22.14	232	10	8.47	47	6	2.43	20	..	1.34	7	..	.59	14
15	798	16	20.51	192	6	7.72	36	1	2.04	18	3	1.30	5	..	.46	15
16	555	10	15.71	128	4	5.66	25	1	1.54	11	1	.86	3	1	.30	16
17	451	11	14.07	100	3	4.85	15	1	1.00	9	1	.76	2	..	.22	17
18	357	5	12.28	78	2	4.14	9	2	.65	7	1	.64	2	..	.23	18
19	288	11	10.92	61	4	3.54	5	..	.39	3	..	.30	2	..	.25	19
20	221	5	9.22	44	..	2.78	4	..	.34	2	..	.22	2	1	.27	20
21	121	2	5.54	29	..	1.99	2	..	.18	2	..	.23	..	..	..	21
22	80	1	4.02	16	..	1.19	1	..	.10	1	..	.13	..	..	..	22
23	48	3	2.64	10	2	.80	1	..	.11	..	..	..	..	..	..	23
24	19	..	1.14	5	1	.43	1	..	.12	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight - 15 to - 20 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insur- ance Year
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	58462	211	192.92	44429	161	155.50	14722	56	54.47	4593	19	18.83	2795	12	13.14	1
2	42185	234	189.83	33192	164	152.68	11129	50	53.42	3528	17	18.35	2069	16	13.24	2
3	36282	216	166.90	29119	166	136.86	9984	56	48.92	3235	21	17.47	1917	13	13.23	3
4	31494	165	148.02	25801	140	123.84	8974	54	44.87	2945	23	16.79	1761	15	13.21	4
5	27565	139	132.31	23000	121	112.70	8159	45	42.43	2762	15	16.30	1666	16	13.33	5
6	24222	166	116.27	20620	117	101.04	7454	27	39.51	2599	14	16.11	1573	16	13.37	6
7	20806	111	101.95	18392	87	91.96	6856	36	37.02	2487	20	16.41	1498	14	13.63	7
8	18281	88	89.58	16550	108	82.75	6350	48	34.93	2379	11	16.65	1436	13	14.07	8
9	15899	87	77.91	14835	78	75.66	5884	49	33.54	2307	15	17.30	1401	15	14.85	9
10	13885	72	68.04	13126	79	68.26	5249	45	30.97	2083	14	16.66	1225	8	14.09	10
11	11342	73	56.71	10916	67	57.85	4411	33	27.35	1718	16	14.60	994	7	12.43	11
12	9716	62	48.58	9494	50	51.27	3902	18	25.75	1488	19	13.54	859	6	11.60	12
13	8117	42	41.40	8121	51	44.67	3461	22	24.23	1275	11	12.50	745	13	10.88	13
14	6981	40	36.30	7084	41	40.38	3040	32	22.80	1093	7	11.59	622	12	9.83	14
15	5860	29	31.06	6024	38	35.54	2618	24	20.94	955	16	10.98	525	8	8.98	15
16	4584	36	24.75	4933	38	30.58	2134	14	18.14	724	10	9.05	402	7	7.44	16
17	3674	26	20.21	4123	26	27.21	1764	14	16.05	604	14	8.15	326	6	6.55	17
18	2939	11	16.46	3359	24	23.51	1451	6	14.22	483	4	7.05	266	4	5.83	18
19	2262	18	13.12	2688	16	20.16	1148	10	12.17	381	..	6.02	208	5	4.99	19
20	1644	11	10.03	2087	16	16.70	865	6	9.95	293	2	5.01	146	1	3.85	20
21	687	..	4.40	975	2	8.29	378	3	4.73	115	4	2.13	60	..	1.75	21
22	453	5	3.08	650	2	5.92	252	..	3.40	77	..	1.55	40	..	1.28	22
23	265	3	1.93	398	4	3.90	149	5	2.18	50	..	1.10	28	..	.99	23
24	130	1	1.01	178	..	1.89	54	1	.85	19	1	.46	13	..	.51	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insur- ance Year
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	1430	9	9.15	585	4	5.32	305	5	3.72	166	5	2.66	73	..	1.50	1
2	1078	12	9.49	445	2	5.56	217	3	3.43	134	2	2.73	59	1	1.62	2
3	996	11	9.46	411	7	5.67	206	1	3.77	128	2	3.07	50	5	1.61	3
4	911	11	9.47	371	6	5.57	192	2	3.86	118	4	3.12	43	..	1.52	4
5	857	10	9.68	345	4	5.62	182	2	3.99	112	1	3.26	43	1	1.68	5
6	804	16	9.81	332	2	5.81	176	8	4.22	108	3	3.47	42	1	1.80	6
7	763	11	10.07	319	7	6.06	163	8	4.30	101	3	3.58	41	..	1.93	7
8	732	4	10.47	300	2	6.18	153	4	4.45	93	3	3.63	41	1	2.12	8
9	714	13	11.00	296	6	6.66	146	4	4.69	87	..	3.73	39	..	2.21	9
10	612	6	10.22	266	8	6.57	122	4	4.32	80	3	3.77	33	1	2.04	10
11	498	10	9.01	205	6	5.58	92	6	3.59	51	3	2.63	23	3	1.54	11
12	439	12	8.60	173	8	5.19	71	2	3.05	44	1	2.49	15	2	1.08	12
13	367	7	7.85	138	2	4.57	58	3	2.73	38	1	2.34	10	..	.78	13
14	302	5	7.07	120	4	4.38	50	2	2.58	30	..	2.00	10	..	.85	14
15	250	5	6.43	94	4	3.78	41	1	2.32	28	1	2.02	9	1	.83	15
16	175	3	4.95	68	2	3.01	28	1	1.73	22	1	1.72	6	..	.60	16
17	144	3	4.49	58	1	2.81	25	2	1.67	19	2	1.61	6	..	.65	17
18	110	4	3.78	45	1	2.39	20	3	1.45	10	1	.92	6	..	.70	18
19	85	2	3.22	36	2	2.09	15	..	1.17	9	1	.90	6	3	.76	19
20	66	1	2.75	24	2	1.52	12	1	1.02	7	..	.76	3	1	.41	20
21	32	1	1.47	13	..	.89	5	..	.46	6	1	.70	..	..	..	21
22	17	..	.86	12	1	.89	1	..	.10	3	..	.38	..	..	..	22
23	7	1	.39	8	..	.64	..	..	..	2	..	.27	..	..	..	23
24	5	..	.30	3	..	.26	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight -10 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	4592	17	15.15	4130	9	14.46	3500	16	12.95	2332	9	9.56	1451	9	6.82	1
2	3365	16	15.14	3114	13	14.32	2595	14	12.46	1762	12	9.16	1087	7	6.96	2
3	3011	16	13.85	2851	17	13.40	2376	15	11.64	1634	11	8.82	1011	4	6.98	3
4	2709	12	12.73	2595	10	12.46	2170	13	10.85	1521	7	8.67	923	5	6.92	4
5	2473	15	11.87	2466	11	12.08	2059	13	10.71	1449	5	8.55	870	3	6.96	5
6	2264	10	10.87	2351	9	11.52	1940	13	10.28	1387	9	8.60	830	9	7.06	6
7	2073	10	10.16	2278	16	11.39	1872	9	10.11	1322	4	8.73	799	8	7.27	7
8	1946	7	9.54	2214	12	11.07	1810	11	9.96	1293	12	9.05	766	5	7.51	8
9	1838	12	9.01	2156	9	11.00	1769	6	10.08	1252	9	9.39	745	8	7.90	9
10	1605	9	7.86	1946	5	10.12	1578	10	9.31	1123	10	8.98	663	2	7.62	10
11	1329	10	6.65	1560	11	8.27	1319	9	8.18	919	9	7.81	539	3	6.74	11
12	1114	2	5.57	1361	8	7.35	1164	9	7.68	802	11	7.30	462	6	6.24	12
13	955	6	4.87	1187	2	6.53	1013	6	7.09	706	7	6.92	404	7	5.90	13
14	812	4	4.22	1002	3	5.71	888	3	6.66	612	4	6.49	347	4	5.48	14
15	669	2	3.55	860	8	5.07	758	5	6.06	517	4	5.95	291	5	4.98	15
16	516	2	2.79	678	3	4.20	590	5	5.02	392	2	4.90	219	5	4.05	16
17	399	4	2.19	574	3	3.79	458	6	4.17	333	2	4.50	176	..	3.54	17
18	309	4	1.73	480	4	3.36	356	4	3.49	274	3	4.00	144	3	3.15	18
19	235	3	1.36	382	3	2.87	279	5	2.96	220	4	3.48	121	1	2.90	19
20	181	2	1.10	280	..	2.24	209	2	2.40	161	5	2.75	87	2	2.30	20
21	76	..	.49	107	2	.91	88	2	1.10	56	3	1.04	33	1	.96	21
22	54	..	.37	70	..	.64	58	2	.78	35	..	.70	20	..	.64	22
23	40	1	.29	53	1	.52	35	1	.51	22	1	.48	10	2	.35	23
24	19	..	.15	16	1	.17	13	..	.21	7	..	.17	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	745	4	4.77	362	3	3.29	160	..	1.95	100	3	1.60	50	..	1.03	1
2	563	6	4.95	291	2	3.64	126	1	1.99	82	3	1.67	44	1	1.21	2
3	518	4	4.92	274	7	3.78	122	3	2.23	77	1	1.85	39	..	1.25	3
4	474	1	4.93	241	3	3.62	115	2	2.31	68	1	1.80	37	1	1.31	4
5	454	8	5.13	227	5	3.70	111	3	2.43	66	2	1.92	36	1	1.40	5
6	430	6	5.25	214	3	3.75	107	..	2.57	61	2	1.96	33	1	1.42	6
7	413	3	5.45	207	3	3.93	103	5	2.72	59	1	2.09	30	1	1.41	7
8	397	5	5.68	200	1	4.12	96	2	2.79	55	2	2.15	27	1	1.39	8
9	383	5	5.90	192	4	4.32	94	3	3.02	49	3	2.10	26	2	1.47	9
10	344	6	5.74	172	..	4.25	85	..	3.01	38	6	1.79	22	..	1.36	10
11	281	1	5.09	127	4	3.45	66	2	2.57	21	3	1.08	18	1	1.20	11
12	242	8	4.74	109	2	3.27	51	1	2.19	14	..	.79	15	..	1.08	12
13	205	2	4.39	92	1	3.05	45	3	2.12	10	1	.62	15	..	1.17	13
14	171	3	4.00	75	3	2.74	38	3	1.96	9	1	.60	13	..	1.10	14
15	137	2	3.52	60	1	2.41	30	1	1.70	8	..	.58	12	2	1.10	15
16	83	3	2.35	40	2	1.77	20	1	1.23	5	..	.39	8	..	.80	16
17	69	6	2.15	31	2	1.50	17	1	1.14	4	..	.34	7	..	.76	17
18	54	2	1.86	26	4	1.38	15	2	1.08	4	..	.37	7	1	.82	18
19	42	1	1.59	20	1	1.16	9	1	.70	4	..	.40	3	..	.38	19
20	27	..	1.13	16	..	1.01	8	2	.68	4	..	.43	2	..	.27	20
21	16	1	.73	10	..	.69	4	..	.37	2	..	.23	..	..	..	21
22	9	2	.45	6	..	.44	4	1	.40	2	..	.25	..	..	..	22
23	6	1	.33	4	..	.32	1	..	.11	..	..	..	..	..	..	23
24	4	..	.24	2	..	.17	..	..	..	..	..	..	..	..	..	24



TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight - 5 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	3328	14	10.98	4032	15	14.11	3176	11	11.75	2284	3	9.36	1397	9	6.57	1
2	2400	17	10.80	2937	23	13.51	2400	10	11.52	1741	11	9.05	1022	3	6.54	2
3	2198	13	10.11	2674	10	12.57	2218	10	10.87	1618	5	8.74	952	3	6.57	3
4	1973	12	9.27	2477	13	11.89	2048	11	10.24	1516	10	8.64	866	12	6.50	4
5	1877	7	9.01	2339	28	11.46	1932	8	10.05	1422	7	8.39	814	7	6.51	5
6	1780	15	8.54	2209	10	10.82	1833	18	9.71	1365	7	8.46	772	8	6.56	6
7	1703	9	8.34	2128	12	10.64	1759	8	9.50	1307	8	8.63	739	7	6.72	7
8	1651	10	8.09	2059	7	10.30	1717	7	9.44	1269	11	8.88	710	5	6.96	8
9	1602	8	7.85	2020	10	10.30	1676	9	9.55	1222	4	9.17	693	12	7.35	9
10	1435	9	7.03	1787	6	9.29	1505	9	8.88	1093	4	8.74	611	..	7.03	10
11	1161	8	5.81	1473	11	7.81	1233	10	7.64	925	6	7.86	511	6	6.39	11
12	985	1	4.93	1278	9	6.90	1114	5	7.35	809	3	7.36	450	2	6.08	12
13	853	7	4.35	1109	5	6.10	983	13	6.88	719	12	7.05	404	5	5.90	13
14	705	3	3.67	941	3	5.36	828	5	6.21	601	6	6.37	355	2	5.61	14
15	570	1	3.02	810	3	4.78	705	3	5.64	502	7	5.77	298	5	5.10	15
16	445	2	2.40	640	5	3.97	567	8	4.82	383	2	4.79	225	1	4.16	16
17	354	3	1.95	524	5	3.46	458	4	4.17	312	6	4.21	182	1	3.66	17
18	268	1	1.50	418	2	2.93	355	3	3.48	243	3	3.55	149	2	3.26	18
19	190	..	1.10	327	2	2.45	282	5	2.99	196	..	3.10	117	2	2.81	19
20	141	2	.86	246	2	1.97	198	4	2.28	157	4	2.68	79	2	2.09	20
21	47	..	.30	99	..	.84	83	..	1.04	67	2	1.24	36	1	1.05	21
22	31	..	.21	67	..	.61	57	1	.77	42	..	.84	27	..	.87	22
23	20	..	.15	44	1	.43	33	..	.48	29	1	.64	16	..	.57	23
24	6	..	.05	20	..	.21	16	..	.25	16	..	.38	6	1	.23	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	754	9	4.83	324	3	2.95	153	..	1.87	93	3	1.49	41	2	.84	1
2	580	2	5.10	256	3	3.20	126	..	1.99	67	1	1.37	33	2	.91	2
3	527	3	5.01	234	1	3.23	122	3	2.23	64	..	1.54	29	2	.93	3
4	493	4	5.13	223	2	3.35	105	4	2.11	62	1	1.64	25	1	.89	4
5	467	4	5.28	213	2	3.47	98	1	2.15	60	1	1.75	24	..	.94	5
6	448	6	5.47	205	7	3.59	93	..	2.23	55	1	1.77	23	..	.99	6
7	434	6	5.73	192	7	3.65	91	..	2.40	53	4	1.88	22	1	1.04	7
8	420	4	6.01	181	1	3.73	90	3	2.62	49	1	1.91	19	..	.98	8
9	407	5	6.27	175	3	3.94	84	1	2.70	48	2	2.06	18	1	1.02	9
10	349	6	5.83	151	5	3.73	74	2	2.62	43	2	2.03	13	1	.80	10
11	284	4	5.14	123	2	3.35	53	2	2.07	29	4	1.50	10	..	.67	11
12	241	2	4.72	107	5	3.21	41	2	1.76	21	1	1.19	8	..	.58	12
13	215	5	4.60	85	4	2.81	36	1	1.70	18	2	1.11	7	..	.55	13
14	178	2	4.17	70	3	2.56	32	2	1.65	16	1	1.07	7	..	.59	14
15	149	3	3.83	60	..	2.41	28	2	1.58	15	..	1.08	6	..	.55	15
16	98	2	2.77	43	2	1.90	17	..	1.05	12	1	.94	5	..	.50	16
17	79	4	2.46	30	1	1.46	12	1	.80	8	1	.68	3	..	.32	17
18	61	1	2.10	24	..	1.27	9	2	.65	3	..	.28	1	..	.12	18
19	49	1	1.86	23	2	1.34	5	1	.39	2	..	.20	1	1	.13	19
20	37	1	1.54	14	1	.88	2	..	.17	2	..	.22	..	..	..	20
21	11	..	.50	6	..	.41	1	..	.09	1	..	.12	..	..	..	21
22	8	1	.40	5	..	.37	1	..	.10	1	..	.13	..	..	..	22
23	5	..	.28	2	..	.16	..	..	..	..	..	..	..	..	..	23
24	3	..	.18	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Average Weight

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	3000	9	9.90	3863	12	13.52	2962	13	10.96	2121	11	8.70	1220	4	5.73	1
2	2148	11	9.67	2799	10	12.88	2203	12	10.57	1610	10	8.37	926	8	5.93	2
3	1949	11	8.97	2562	13	12.04	2034	10	9.97	1497	7	8.08	857	9	5.91	3
4	1778	8	8.36	2342	11	11.24	1864	10	9.32	1361	5	7.76	776	2	5.82	4
5	1664	10	7.99	2204	11	10.80	1760	10	9.15	1289	6	7.61	741	3	5.93	5
6	1578	11	7.57	2100	5	10.29	1681	9	8.91	1223	7	7.58	708	4	6.02	6
7	1520	5	7.45	2016	9	10.08	1624	7	8.77	1187	8	7.83	685	4	6.23	7
8	1476	6	7.23	1959	9	9.80	1580	11	8.69	1143	9	8.00	662	10	6.49	8
9	1438	7	7.05	1918	8	9.78	1540	10	8.78	1107	8	8.30	643	4	6.82	9
10	1244	8	6.10	1737	6	9.03	1374	9	8.11	981	4	7.85	579	7	6.66	10
11	1009	1	5.05	1426	6	7.56	1120	7	6.94	818	9	6.95	478	10	5.98	11
12	872	5	4.36	1242	5	6.71	973	5	6.42	726	7	6.61	410	6	5.54	12
13	736	1	3.75	1066	3	5.86	851	4	5.96	628	4	6.15	362	7	5.29	13
14	621	..	3.23	933	6	5.32	755	4	5.66	532	6	5.64	310	3	4.90	14
15	522	2	2.77	774	5	4.57	638	4	5.10	451	4	5.19	265	6	4.53	15
16	395	3	2.13	627	..	3.89	520	3	4.42	354	4	4.43	184	2	3.40	16
17	314	2	1.73	510	6	3.37	430	..	3.91	288	4	3.89	148	..	2.97	17
18	260	3	1.46	404	1	2.83	359	4	3.52	239	1	3.49	111	2	2.43	18
19	194	1	1.13	328	2	2.46	280	4	2.97	179	2	2.83	94	1	2.26	19
20	135	2	.82	254	2	2.03	208	3	2.39	130	1	2.22	73	1	1.93	20
21	53	..	.34	105	..	.89	79	1	.99	59	..	1.09	30	1	.87	21
22	36	1	.24	68	1	.62	43	1	.58	38	..	.76	18	..	.58	22
23	25	..	.18	40	..	.39	25	..	.37	29	..	.64	11	..	.39	23
24	7	..	.05	20	..	.21	9	..	.14	14	..	.34	5	..	.20	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	685	5	4.38	306	..	2.78	137	1	1.67	97	1	1.55	35	1	.72	1
2	512	1	4.51	251	7	3.14	111	..	1.75	82	1	1.67	23	..	.63	2
3	489	8	4.65	228	6	3.15	102	1	1.87	78	3	1.87	23	1	.74	3
4	445	5	4.63	209	3	3.14	94	1	1.89	69	..	1.82	20	..	.71	4
5	416	6	4.70	194	6	3.16	89	3	1.95	67	2	1.95	19	1	.74	5
6	400	3	4.88	184	4	3.22	83	1	1.99	60	..	1.93	18	..	.77	6
7	381	6	5.03	169	3	3.21	82	1	2.16	60	1	2.12	17	1	.80	7
8	365	8	5.22	162	1	3.34	80	..	2.33	59	5	2.30	15	1	.77	8
9	353	2	5.44	158	4	3.56	80	..	2.57	54	..	2.32	14	..	.79	9
10	309	10	5.16	137	4	3.38	70	1	2.48	47	3	2.21	13	1	.80	10
11	248	7	4.49	110	2	2.99	56	1	2.18	31	1	1.60	10	..	.67	11
12	219	1	4.29	91	4	2.73	47	4	2.02	27	1	1.53	6	..	.43	12
13	185	2	3.96	78	..	2.58	38	..	1.79	23	4	1.42	6	1	.47	13
14	151	..	3.53	65	3	2.37	33	2	1.70	17	4	1.14	5	1	.42	14
15	129	4	3.32	58	2	2.33	27	3	1.53	12	..	.87	4	..	.37	15
16	90	..	2.55	35	1	1.55	17	..	1.05	8	1	.63	3	..	.30	16
17	75	2	2.34	25	1	1.21	16	1	1.07	5	1	.42	3	..	.32	17
18	55	2	1.89	20	..	1.06	11	..	.80	3	..	.28	2	..	.23	18
19	41	..	1.55	18	..	1.05	8	1	.63	2	1	.20	2	..	.25	19
20	35	1	1.46	11	..	.70	4	..	.34	1	..	.11	2	..	.27	20
21	18	..	.82	8	..	.55	3	..	.28	1	..	.12	..	..	..	21
22	11	1	.55	6	..	.44	2	1	.20	1	..	.13	..	..	..	22
23	6	..	.33	4	..	.32	1	..	.11	1	..	.14	..	..	..	23
24	1	..	.06	2	1	.17	..	..	..	1	..	.15	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +5 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	2643	8	8.72	2971	9	10.40	2524	7	9.34	1903	9	7.80	1142	7	5.37	1
2	1818	9	8.18	2143	10	9.86	1830	9	8.78	1419	9	7.38	909	10	5.82	2
3	1646	10	7.57	1949	12	9.16	1680	11	8.23	1320	7	7.13	827	7	5.71	3
4	1498	6	7.04	1762	5	8.46	1556	9	7.78	1217	7	6.94	745	2	5.59	4
5	1422	7	6.83	1661	10	8.14	1481	3	7.70	1143	4	6.74	709	5	5.67	5
6	1352	9	6.49	1585	2	7.77	1418	6	7.52	1098	8	6.81	675	2	5.74	6
7	1297	4	6.36	1523	5	7.62	1376	6	7.43	1056	12	6.97	650	2	5.92	7
8	1252	6	6.13	1482	3	7.41	1334	6	7.34	1019	11	7.13	637	2	6.24	8
9	1220	6	5.98	1448	7	7.38	1306	11	7.44	984	12	7.38	627	7	6.65	9
10	1078	4	5.28	1293	6	6.72	1170	3	6.90	895	8	7.16	548	2	6.30	10
11	871	7	4.36	1039	5	5.51	967	9	6.00	725	3	6.16	447	1	5.59	11
12	754	2	3.77	927	5	5.01	842	7	5.56	623	5	5.67	389	9	5.25	12
13	645	3	3.29	805	5	4.43	735	8	5.15	543	4	5.32	343	4	5.01	13
14	544	3	2.83	670	6	3.82	631	5	4.73	479	9	5.08	299	3	4.72	14
15	453	2	2.40	547	2	3.23	528	6	4.22	400	3	4.60	247	3	4.22	15
16	355	2	1.92	422	..	2.62	414	3	3.52	301	..	3.76	193	6	3.57	16
17	280	2	1.54	335	5	2.21	331	3	3.01	244	2	3.29	153	4	3.08	17
18	211	3	1.18	267	1	1.87	247	1	2.42	196	2	2.86	120	6	2.63	18
19	161	..	.93	200	2	1.50	194	2	2.06	157	2	2.48	96	..	2.30	19
20	131	..	.80	151	2	1.21	128	1	1.47	117	2	2.00	72	..	1.90	20
21	41	1	.26	49	..	.42	54	..	.68	43	..	.80	35	1	1.02	21
22	30	1	.20	32	..	.29	37	1	.50	22	2	.44	17	..	.55	22
23	20	..	.15	19	..	.19	21	..	.31	12	2	.26	8	1	.28	23
24	8	..	.06	7	..	.07	4	..	.06	2	1	.05	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	630	5	4.03	270	4	2.46	132	2	1.61	81	2	1.30	43	..	.88	1
2	464	6	4.08	204	2	2.55	110	..	1.74	66	3	1.35	38	1	1.05	2
3	426	1	4.05	185	2	2.55	109	1	1.99	60	1	1.44	37	1	1.19	3
4	388	6	4.04	175	3	2.63	99	2	1.99	54	2	1.43	31	3	1.10	4
5	367	3	4.15	163	3	2.66	93	5	2.04	50	1	1.46	28	..	1.09	5
6	348	2	4.25	156	4	2.73	84	3	2.02	49	..	1.57	27	1	1.16	6
7	332	1	4.38	144	4	2.74	78	..	2.06	48	2	1.70	26	..	1.22	7
8	328	5	4.69	138	2	2.84	74	5	2.15	44	1	1.72	24	2	1.24	8
9	317	7	4.88	133	1	2.99	69	1	2.21	42	..	1.80	22	..	1.25	9
10	281	5	4.69	120	2	2.96	57	2	2.02	36	2	1.70	21	..	1.30	10
11	224	5	4.05	89	1	2.42	36	1	1.40	29	1	1.50	12	..	.80	11
12	192	3	3.76	79	5	2.37	30	1	1.29	22	..	1.25	11	..	.80	12
13	172	3	3.68	63	3	2.09	27	1	1.27	18	2	1.11	9	3	.70	13
14	142	3	3.32	58	1	2.12	23	..	1.19	12	1	.80	4	1	.34	14
15	121	2	3.11	49	1	1.97	18	1	1.02	10	..	.72	2	1	.18	15
16	81	2	2.29	31	..	1.37	10	1	.62	6	1	.47	1	1	.10	16
17	70	2	2.18	26	2	1.26	8	..	.53	5	..	.42	..	..	..	17
18	52	3	1.79	19	2	1.01	8	1	.58	2	..	.18	..	..	..	18
19	38	1	1.44	12	..	.70	4	1	.31	2	1	.20	..	..	..	19
20	30	1	1.25	9	1	.57	3	..	.25	1	..	.11	..	..	..	20
21	17	..	.78	4	..	.27	2	1	.18	1	..	.12	..	..	..	21
22	10	..	.50	3	1	.22	..	..	..	1	..	.13	..	..	..	22
23	5	..	.28	2	..	.16	..	..	..	1	..	.14	..	..	..	23
24	3	..	.18	1	..	.09	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +10 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	2020	8	6.67	2262	8	7.92	1886	4	6.98	1707	5	7.00	928	1	4.36	1
2	1340	12	6.03	1599	7	7.36	1389	10	6.67	1326	5	6.90	715	4	4.58	2
3	1209	6	5.56	1464	3	6.88	1269	7	6.22	1225	6	6.62	672	3	4.64	3
4	1091	4	5.13	1335	5	6.41	1162	5	5.81	1129	8	6.44	613	5	4.60	4
5	1029	1	4.94	1249	5	6.12	1119	7	5.82	1069	3	6.31	575	5	4.60	5
6	971	6	4.66	1197	6	5.87	1058	8	5.61	1029	7	6.38	543	1	4.62	6
7	932	1	4.57	1142	8	5.71	1013	8	5.47	1003	8	6.62	532	5	4.84	7
8	907	8	4.44	1099	3	5.50	985	4	5.42	972	5	6.80	518	3	5.08	8
9	879	..	4.31	1069	6	5.45	964	5	5.49	954	9	7.16	505	6	5.35	9
10	790	3	3.87	960	7	4.99	874	3	5.16	844	6	6.75	453	3	5.21	10
11	645	3	3.23	789	5	4.18	708	5	4.39	682	6	5.80	355	5	4.44	11
12	576	5	2.88	677	3	3.66	617	3	4.07	593	3	5.40	307	4	4.14	12
13	462	..	2.36	583	2	3.21	536	1	3.75	501	6	4.91	266	3	3.88	13
14	390	2	2.03	493	3	2.81	469	4	3.52	410	4	4.35	231	2	3.65	14
15	324	1	1.72	413	4	2.44	402	3	3.22	341	2	3.92	188	4	3.21	15
16	243	2	1.31	329	3	2.04	308	3	2.62	255	3	3.19	132	3	2.44	16
17	193	1	1.06	268	..	1.77	249	2	2.27	202	2	2.73	109	3	2.19	17
18	152	..	.85	220	2	1.54	199	4	1.95	153	1	2.23	91	2	1.99	18
19	102	..	.59	160	3	1.20	149	1	1.58	111	2	1.75	72	5	1.73	19
20	78	1	.48	111	2	.89	106	2	1.22	84	..	1.44	54	..	1.43	20
21	29	..	.19	54	2	.46	44	..	.55	33	..	.61	24	1	.70	21
22	16	..	.11	35	..	.32	36	..	.49	20	..	.40	16	2	.51	22
23	11	..	.08	21	..	.21	24	..	.35	13	1	.28	10	1	.35	23
24	6	..	.05	12	..	.13	11	..	.17	6	..	.14	3	1	.12	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	597	4	3.82	279	5	2.54	130	1	1.59	54	..	.86	31	1	.64	1
2	472	2	4.15	210	1	2.63	103	3	1.63	45	..	.92	26	..	.72	2
3	445	6	4.23	195	2	2.69	96	1	1.76	40	2	.96	24	..	.77	3
4	402	5	4.18	181	3	2.72	85	2	1.71	37	2	.98	23	1	.81	4
5	383	3	4.33	170	6	2.77	81	1	1.77	34	1	.99	20	..	.78	5
6	364	..	4.44	156	..	2.73	78	..	1.87	32	..	1.03	18	..	.77	6
7	356	1	4.70	154	3	2.93	78	..	2.06	32	1	1.13	18	..	.85	7
8	345	1	4.93	148	7	3.05	78	3	2.27	31	1	1.21	18	2	.93	8
9	336	9	5.17	140	7	3.15	74	5	2.38	30	2	1.29	16	2	.91	9
10	296	6	4.94	119	3	2.94	59	1	2.09	27	2	1.27	12	1	.74	10
11	225	2	4.07	88	..	2.39	50	2	1.95	20	..	1.03	8	..	.53	11
12	197	7	3.86	73	..	2.19	38	2	1.63	18	2	1.02	7	1	.51	12
13	167	3	3.57	61	1	2.02	30	1	1.41	13	1	.80	5	..	.39	13
14	150	4	3.51	54	4	1.97	25	1	1.29	11	..	.73	5	1	.42	14
15	128	2	3.29	46	2	1.85	19	..	1.08	9	1	.65	4	1	.37	15
16	83	3	2.35	29	..	1.28	14	..	.86	3	..	.23	2	1	.20	16
17	71	2	2.22	26	..	1.26	13	3	.87	3	2	.25	1	..	.11	17
18	60	5	2.06	22	1	1.17	7	..	.51	1	..	.09	1	..	.12	18
19	49	3	1.86	18	1	1.05	6	..	.47	..	..	..	1	..	.13	19
20	36	1	1.50	14	..	.88	6	..	.51	..	..	..	1	..	.14	20
21	20	1	.92	8	1	.55	3	1	.28	..	..	..	..	..	..	21
22	13	1	.65	7	..	.52	..	..	..	..	..	..	..	..	..	22
23	7	..	.39	5	..	.40	..	..	..	..	..	..	..	..	..	23
24	3	..	.18	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +15 to +20 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	2143	3	7.07	2834	13	9.92	2844	7	10.52	2411	11	9.89	1553	7	7.30	1
2	1386	..	6.24	2010	5	9.25	2105	8	10.10	1831	3	9.52	1209	6	7.74	2
3	1264	9	5.81	1865	5	8.77	1932	4	9.47	1686	13	9.10	1133	7	7.82	3
4	1128	7	5.30	1704	10	8.18	1808	8	9.04	1542	3	8.79	1040	14	7.80	4
5	1054	7	5.06	1597	7	7.83	1717	2	8.93	1475	5	8.70	981	7	7.85	5
6	1002	3	4.81	1517	4	7.43	1646	6	8.72	1410	9	8.74	938	7	7.97	6
7	954	5	4.67	1458	2	7.29	1584	3	8.55	1345	5	8.88	896	4	8.15	7
8	921	5	4.51	1410	9	7.05	1536	11	8.45	1309	8	9.16	874	10	8.57	8
9	892	6	4.37	1374	3	7.01	1496	7	8.53	1268	15	9.51	849	8	9.00	9
10	798	2	3.91	1223	5	6.36	1332	11	7.86	1123	12	8.98	730	11	8.40	10
11	601	2	3.01	992	9	5.26	1093	8	6.78	892	11	7.58	570	11	7.13	11
12	530	3	2.65	846	5	4.57	947	5	6.25	774	3	7.04	487	15	6.57	12
13	441	3	2.25	720	1	3.96	835	10	5.85	666	10	6.53	409	4	5.97	13
14	385	1	2.00	616	..	3.51	709	2	5.32	570	7	6.04	346	5	5.47	14
15	311	..	1.65	532	2	3.14	613	8	4.90	457	10	5.26	297	6	5.08	15
16	253	..	1.37	419	2	2.60	479	2	4.07	348	10	4.35	217	4	4.01	16
17	191	2	1.05	335	4	2.21	396	3	3.60	266	1	3.59	183	5	3.68	17
18	153	2	.86	272	2	1.90	325	2	3.19	208	3	3.04	142	5	3.11	18
19	110	1	.64	214	1	1.61	250	3	2.65	168	2	2.65	98	1	2.35	19
20	85	..	.52	162	1	1.30	185	2	2.13	115	1	1.97	74	3	1.95	20
21	31	1	.20	58	2	.49	57	..	.71	47	1	.87	32	1	.93	21
22	20	..	.14	37	..	.34	31	..	.42	28	1	.56	15	1	.48	22
23	12	..	.09	22	1	.22	20	2	.29	14	1	.31	6	..	.21	23
24	5	..	.04	12	..	.13	7	..	.11	6	..	.14	4	..	.16	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1018	6	6.52	433	5	3.94	202	3	2.46	124	2	1.98	57	1	1.17	1
2	808	4	7.11	332	3	4.15	177	..	2.80	96	7	1.96	48	..	1.32	2
3	756	15	7.18	305	10	4.21	167	3	3.06	86	4	2.06	44	2	1.41	3
4	690	6	7.18	270	8	4.05	156	3	3.14	76	4	2.01	40	2	1.42	4
5	659	10	7.45	253	4	4.12	146	3	3.20	70	3	2.04	37	3	1.44	5
6	616	7	7.52	243	7	4.25	140	3	3.36	66	3	2.12	33	4	1.42	6
7	590	12	7.79	230	8	4.37	133	3	3.51	62	1	2.19	27	..	1.27	7
8	567	10	8.11	217	4	4.47	126	8	3.67	61	1	2.38	27	..	1.39	8
9	544	7	8.38	211	4	4.75	114	6	3.66	58	3	2.49	27	1	1.53	9
10	495	4	8.27	172	1	4.25	97	6	3.43	49	2	2.31	22	2	1.36	10
11	385	5	6.97	137	5	3.73	76	1	2.96	39	1	2.01	12	2	.80	11
12	340	8	6.66	115	6	3.45	61	1	2.62	30	1	1.70	8	..	.58	12
13	296	5	6.33	94	6	3.11	50	3	2.36	22	3	1.36	8	..	.63	13
14	254	5	5.94	74	3	2.70	40	1	2.06	14	1	.94	8	..	.68	14
15	218	11	5.60	63	2	2.53	36	6	2.04	9	..	.65	7	..	.64	15
16	138	5	3.91	35	..	1.55	19	2	1.17	5	1	.39	5	..	.50	16
17	108	3	3.37	33	2	1.60	15	1	1.00	3	..	.25	3	..	.32	17
18	85	..	2.92	24	2	1.27	13	2	.94	2	..	.18	3	2	.35	18
19	71	3	2.69	22	2	1.28	10	3	.78	2	..	.20	1	..	.13	19
20	49	3	2.04	12	..	.76	5	..	.42	2	..	.22	..	..	..	20
21	21	2	.96	10	1	.69	2	..	.18	2	1	.23	..	..	..	21
22	16	..	.80	4	..	.30	2	..	.20	..	..	..	..	..	..	22
23	13	1	.72	..	..	..	1	..	.11	..	..	..	..	..	..	23
24	5	..	.30	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +25 to +30 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	878	5	2.90	1402	6	4.91	1638	6	6.06	1515	5	6.21	908	2	4.27	1
2	581	4	2.61	998	3	4.59	1275	5	6.12	1175	3	6.11	701	4	4.49	2
3	519	1	2.39	928	1	4.36	1192	7	5.84	1102	5	5.95	655	6	4.52	3
4	473	..	2.22	853	3	4.09	1074	4	5.37	1017	5	5.80	605	3	4.54	4
5	449	5	2.16	811	5	3.97	1010	10	5.25	973	7	5.74	578	4	4.62	5
6	436	2	2.09	778	3	3.81	956	8	5.07	931	10	5.77	551	2	4.68	6
7	423	..	2.07	748	5	3.74	918	5	4.96	896	8	5.91	532	3	4.84	7
8	409	..	2.00	719	5	3.60	889	4	4.89	856	7	5.99	517	5	5.07	8
9	399	4	1.96	700	2	3.57	866	10	4.94	825	12	6.19	504	11	5.34	9
10	357	3	1.75	620	2	3.22	763	5	4.50	718	9	5.74	443	4	5.09	10
11	277	..	1.39	514	6	2.72	630	12	3.91	572	5	4.86	354	6	4.43	11
12	237	..	1.19	451	1	2.44	551	5	3.64	492	8	4.48	299	8	4.04	12
13	200	..	1.02	392	..	2.16	476	..	3.33	408	6	4.00	254	2	3.71	13
14	172	..	.89	336	2	1.92	408	7	3.06	342	4	3.63	221	8	3.49	14
15	142	1	.75	297	3	1.75	326	4	2.61	292	6	3.36	183	3	3.13	15
16	115	2	.62	243	4	1.51	254	4	2.16	207	2	2.59	140	5	2.59	16
17	94	..	.52	196	2	1.29	188	2	1.71	171	3	2.31	111	4	2.23	17
18	66	..	.37	160	1	1.12	151	1	1.48	132	5	1.93	79	5	1.73	18
19	47	..	.27	125	1	.94	114	2	1.21	101	1	1.60	58	3	1.39	19
20	29	..	.18	90	..	.72	88	1	1.01	76	..	1.30	44	1	1.16	20
21	6	..	.04	36	..	.31	27	..	.34	38	1	.70	24	2	.70	21
22	3	..	.02	21	..	.19	17	1	.23	24	..	.48	13	..	.42	22
23	1	..	.01	16	..	.16	6	..	.09	14	1	.31	8	..	.28	23
24	1	..	.01	6	..	.06	1	..	.02	4	..	.10	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	673	2	4.31	346	2	3.15	176	1	2.15	100	2	1.60	73	..	1.50	1
2	537	2	4.73	275	4	3.44	140	3	2.21	84	4	1.71	61	2	1.68	2
3	489	5	4.65	251	4	3.46	120	2	2.20	74	5	1.78	54	2	1.73	3
4	450	3	4.68	228	1	3.42	112	3	2.25	64	1	1.69	48	2	1.70	4
5	432	6	4.88	208	3	3.39	103	4	2.26	62	3	1.80	42	1	1.64	5
6	411	5	5.01	194	7	3.40	88	2	2.11	56	1	1.80	39	..	1.67	6
7	388	5	5.12	181	2	3.44	77	1	2.03	53	3	1.88	37	..	1.74	7
8	370	6	5.29	169	..	3.48	76	4	2.21	46	..	1.79	35	2	1.81	8
9	359	7	5.53	165	4	3.71	68	4	2.18	46	6	1.97	33	1	1.87	9
10	318	9	5.31	137	3	3.38	54	2	1.91	36	4	1.70	28	1	1.73	10
11	241	3	4.36	100	2	2.72	36	1	1.40	26	..	1.34	18	..	1.20	11
12	205	5	4.02	88	5	2.64	32	1	1.37	22	2	1.25	16	1	1.16	12
13	171	3	3.66	65	1	2.15	25	2	1.18	18	1	1.11	15	2	1.17	13
14	139	3	3.25	56	1	2.04	19	1	.98	16	3	1.07	13	..	1.10	14
15	120	5	3.08	46	4	1.85	18	1	1.02	12	..	.87	11	..	1.01	15
16	72	2	2.04	24	3	1.06	10	..	.62	11	1	.86	9	2	.90	16
17	56	3	1.75	16	3	.78	9	1	.60	9	1	.76	7	..	.76	17
18	44	2	1.51	9	1	.48	8	..	.58	6	..	.55	7	2	.82	18
19	33	2	1.25	6	..	.35	7	1	.55	6	..	.60	4	1	.51	19
20	21	1	.88	4	1	.25	6	..	.51	6	..	.65	3	..	.41	20
21	10	..	.46	3	..	.21	3	..	.28	3	..	.35	3	1	.45	21
22	6	..	.30	1	..	.07	2	..	.20	2	..	.25	1	..	.16	22
23	3	..	.17	1	..	.08	2	..	.22	1	..	.14	..	..	..	23
24	3	..	.18	..	..	..	2	..	.23	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +35 to +45 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	347	1	1.15	1054	3	3.69	4475	19	16.56	6303	36	25.84	7901	39	37.13	1
2	220	2	.99	770	3	3.54	3307	11	15.87	4705	25	24.47	6047	57	38.70	2
3	203	..	.93	701	6	3.29	2940	14	14.41	4222	30	22.80	5365	63	37.02	3
4	186	2	.87	648	2	3.11	2600	17	13.00	3765	14	21.46	4719	48	35.39	4
5	178	..	.85	592	2	2.90	2379	7	12.37	3419	21	20.17	4234	30	33.87	5
6	165	..	.79	557	3	2.73	2150	14	11.40	3060	17	18.97	3766	46	32.01	6
7	161	..	.79	537	3	2.69	1976	16	10.67	2757	30	18.20	3347	48	30.46	7
8	155	..	.76	509	8	2.55	1766	13	9.71	2462	24	17.23	2914	46	28.56	8
9	152	..	.74	482	3	2.46	1606	10	9.15	2211	30	16.58	2559	44	27.13	9
10	135	1	.66	431	1	2.24	1395	8	8.23	1924	20	15.39	2212	50	25.44	10
11	99	..	.50	338	2	1.79	1147	9	7.11	1581	25	13.44	1785	32	22.31	11
12	86	1	.43	298	1	1.61	972	12	6.42	1302	25	11.85	1470	21	19.85	12
13	77	..	.39	258	4	1.42	823	7	5.76	1081	18	10.59	1251	29	18.26	13
14	65	..	.34	208	..	1.19	682	9	5.12	910	12	9.65	1037	26	16.38	14
15	55	2	.29	176	2	1.04	576	3	4.61	781	10	8.98	880	20	15.05	15
16	41	..	.22	152	1	.94	429	9	3.65	567	6	7.09	620	24	11.47	16
17	35	..	.19	122	1	.81	341	3	3.10	458	10	6.18	505	18	10.15	17
18	25	..	.14	91	..	.64	256	3	2.51	353	10	5.15	377	17	8.26	18
19	21	..	.12	67	1	.50	210	..	2.23	279	4	4.41	295	6	7.08	19
20	15	..	.09	53	..	.42	145	4	1.67	211	13	3.61	217	9	5.73	20
21	6	..	.04	23	2	.20	53	2	.66	100	2	1.85	84	3	2.44	21
22	4	..	.03	12	2	.11	37	1	.50	61	..	1.23	65	5	2.09	22
23	2	..	.01	5	1	.05	23	1	.34	40	..	.88	37	2	1.31	23
24	1	..	.01	2	..	.02	7	..	.11	15	2	.36	17	1	.66	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	5599	38	35.83	2985	25	27.16	1564	17	19.08	927	13	14.83	496	4	10.17	1
2	4311	36	37.94	2343	36	29.29	1235	15	19.51	745	12	15.20	399	8	10.97	2
3	3851	32	36.58	2090	34	28.84	1105	31	20.22	680	23	16.32	363	11	11.65	3
4	3347	56	34.81	1815	35	27.23	956	21	19.22	584	15	15.42	319	13	11.29	4
5	2943	50	33.26	1621	31	26.42	841	30	18.42	526	9	15.31	277	14	10.80	5
6	2577	36	31.44	1432	36	25.06	709	21	17.02	473	20	15.18	227	8	9.74	6
7	2241	38	29.58	1254	26	23.83	622	19	16.42	406	22	14.37	201	10	9.47	7
8	1959	39	28.01	1109	37	22.85	543	17	15.80	344	21	13.42	168	11	8.67	8
9	1747	38	26.90	958	34	21.56	474	12	15.22	290	15	12.44	141	6	7.98	9
10	1507	35	25.17	793	34	19.59	415	15	14.69	236	15	11.12	110	9	6.79	10
11	1213	35	21.96	619	22	16.84	310	22	12.09	178	18	9.18	80	7	5.34	11
12	946	29	18.54	498	21	14.94	232	12	9.95	122	9	6.91	59	5	4.27	12
13	776	17	16.61	405	18	13.41	190	12	8.95	90	8	5.55	45	3	3.52	13
14	634	28	14.84	334	25	12.19	158	15	8.15	68	3	4.54	35	1	2.97	14
15	532	20	13.67	272	22	10.93	125	10	7.08	58	3	4.19	29	3	2.67	15
16	342	17	9.68	156	7	6.90	68	12	4.20	36	4	2.82	15	..	1.49	16
17	275	22	8.58	122	5	5.92	51	5	3.41	28	3	2.37	12	2	1.29	17
18	190	3	6.54	92	7	4.89	38	8	2.75	23	..	2.11	9	3	1.05	18
19	156	11	5.91	70	5	4.07	28	5	2.19	20	1	1.99	6	1	.76	19
20	114	3	4.75	49	5	3.10	18	3	1.53	16	2	1.73	5	3	.69	20
21	69	6	3.16	25	4	1.71	9	1	.83	11	2	1.29	1	1	.15	21
22	41	2	2.06	15	..	1.11	5	1	.50	5	..	.63	..	..	..	22
23	31	4	1.71	14	2	1.12	4	..	.43	4	..	.55	..	..	..	23
24	10	..	.60	6	1	.52	3	1	.35	1	..	.15	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +50 to +60 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1009	4	3.33	4393	13	15.38	6110	23	22.61	6756	23	27.70	3916	16	18.41	1
2	678	5	3.05	3140	14	14.44	4481	22	21.51	5097	34	26.50	3015	22	19.30	2
3	567	1	2.61	2753	12	12.94	3968	19	19.44	4535	23	24.49	2688	20	18.55	3
4	487	1	2.29	2422	5	11.63	3452	11	17.26	3990	25	22.74	2385	19	17.89	4
5	440	4	2.11	2169	15	10.63	3106	15	16.15	3599	22	21.23	2155	16	17.24	5
6	384	..	1.84	1897	9	9.30	2751	15	14.58	3166	29	19.63	1900	20	16.15	6
7	338	2	1.66	1693	4	8.47	2465	14	13.31	2810	17	18.55	1697	25	15.44	7
8	291	2	1.43	1491	7	7.46	2184	11	12.01	2461	25	17.23	1475	21	14.46	8
9	259	1	1.27	1327	14	6.77	1984	17	11.31	2210	27	16.58	1321	23	14.00	9
10	229	2	1.12	1144	10	5.95	1719	15	10.14	1921	24	15.37	1134	28	13.04	10
11	190	1	.95	987	7	5.23	1478	8	9.16	1607	29	13.66	931	37	11.64	11
12	154	2	.77	841	12	4.54	1278	20	8.43	1321	24	12.02	733	16	9.90	12
13	132	1	.67	698	6	3.84	1091	16	7.64	1133	28	11.10	608	15	8.88	13
14	110	3	.57	583	4	3.32	923	15	6.92	935	28	9.91	515	17	8.14	14
15	84	..	.45	504	6	2.97	799	8	6.39	808	10	9.29	435	11	7.44	15
16	61	..	.33	384	3	2.38	608	9	5.17	580	11	7.25	293	6	5.42	16
17	46	..	.25	324	..	2.14	495	7	4.50	484	15	6.53	239	9	4.80	17
18	34	..	.19	252	1	1.76	383	5	3.75	386	18	5.64	175	8	3.83	18
19	25	..	.15	211	3	1.58	295	5	3.13	296	10	4.68	132	10	3.17	19
20	16	..	.10	143	1	1.14	206	5	2.37	206	10	3.52	94	5	2.48	20
21	4	..	.03	65	..	.55	103	2	1.29	85	2	1.57	42	2	1.22	21
22	3	..	.02	39	1	.35	62	5	.84	56	1	1.13	27	1	.87	22
23	2	..	.01	26	..	.25	38	3	.55	40	2	.88	16	1	.57	23
24	1	..	.01	14	..	.15	9	..	.14	17	1	.41	9	..	.35	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	2908	16	18.61	1321	14	12.02	496	5	6.05	276	4	4.42	144	3	2.95	1
2	2266	23	19.94	1087	14	13.59	416	9	6.57	216	7	4.41	120	3	3.30	2
3	2008	23	19.08	968	18	13.36	376	10	6.88	193	5	4.63	114	6	3.66	3
4	1745	19	18.15	870	19	13.05	330	7	6.63	169	3	4.46	94	8	3.33	4
5	1576	23	17.81	773	25	12.60	306	7	6.70	151	10	4.39	77	6	3.00	5
6	1417	25	17.29	667	15	11.67	261	13	6.26	127	7	4.08	61	4	2.62	6
7	1271	27	16.78	606	25	11.51	230	9	6.07	111	9	3.93	56	6	2.64	7
8	1098	30	15.70	522	17	10.75	204	6	5.94	95	7	3.71	41	1	2.12	8
9	955	25	14.71	456	16	10.26	186	10	5.97	76	3	3.26	38	1	2.15	9
10	822	27	13.73	387	16	9.56	154	7	5.45	65	3	3.06	33	1	2.04	10
11	647	21	11.71	299	14	8.13	114	7	4.45	45	1	2.32	23	3	1.54	11
12	518	19	10.15	242	25	7.26	96	6	4.12	34	3	1.92	18	2	1.30	12
13	431	19	9.22	189	11	6.26	79	4	3.72	29	5	1.79	14	2	1.10	13
14	339	12	7.93	153	14	5.58	61	5	3.15	19	4	1.27	10	1	.85	14
15	295	9	7.58	120	5	4.82	48	5	2.72	13	2	.94	9	1	.83	15
16	173	12	4.90	67	1	2.96	22	2	1.36	8	..	.63	4	..	.40	16
17	135	7	4.21	55	2	2.67	19	1	1.27	6	1	.51	4	1	.43	17
18	95	3	3.27	45	3	2.39	15	2	1.08	5	..	.46	3	..	.35	18
19	69	6	2.62	35	2	2.03	12	1	.94	5	..	.50	3	..	.38	19
20	50	..	2.09	29	4	1.83	10	2	.85	2	..	.22	3	1	.41	20
21	28	2	1.28	17	2	1.16	5	..	.46	2	..	.23	1	..	.15	21
22	14	1	.70	13	..	.96	1	..	.10	1	..	.13	1	1	.16	22
23	6	..	.33	11	..	.88	1	..	.11	1	1	.14	..	..	..	23
24	3	..	.18	6	..	.52	..	..	..	..	..	..	..	..	..	24



TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +65 to +80 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	408	3	1.35	1089	5	3.81	1556	5	5.76	1533	11	6.29	925	7	4.35	1
2	287	..	1.29	784	6	3.61	1197	5	5.75	1186	5	6.17	718	8	4.60	2
3	250	..	1.15	688	2	3.23	1076	6	5.27	1081	9	5.84	643	3	4.44	3
4	216	..	1.02	615	3	2.95	971	2	4.86	963	4	5.49	586	10	4.40	4
5	183	3	.88	547	6	2.68	881	5	4.58	865	8	5.10	543	9	4.34	5
6	158	..	.76	484	1	2.37	795	7	4.21	787	6	4.88	493	5	4.19	6
7	140	2	.69	438	1	2.19	730	6	3.94	731	8	4.82	446	11	4.06	7
8	118	..	.58	397	..	1.99	654	6	3.60	641	11	4.49	396	4	3.88	8
9	105	1	.51	353	3	1.80	591	6	3.37	582	11	4.37	362	4	3.84	9
10	89	..	.44	311	1	1.62	516	2	3.04	510	11	4.08	319	12	3.67	10
11	77	..	.39	269	2	1.43	452	6	2.80	420	7	3.57	258	9	3.23	11
12	67	1	.34	227	3	1.23	391	7	2.58	358	8	3.26	224	13	3.02	12
13	56	..	.29	190	1	1.05	335	..	2.35	294	5	2.88	182	4	2.66	13
14	42	..	.22	165	3	.94	281	2	2.11	252	4	2.67	143	2	2.26	14
15	35	..	.19	144	1	.85	250	8	2.00	221	3	2.54	121	8	2.07	15
16	29	2	.16	107	1	.66	189	6	1.61	140	3	1.75	72	1	1.33	16
17	21	1	.12	89	1	.59	156	6	1.42	117	8	1.58	66	5	1.33	17
18	14	..	.08	72	3	.50	121	2	1.19	84	2	1.23	46	3	1.01	18
19	11	..	.06	50	..	.38	97	3	1.03	66	2	1.04	42	1	1.01	19
20	9	..	.05	38	..	.30	62	2	.71	42	1	.72	25	..	.66	20
21	2	..	.01	18	2	.15	29	2	.36	25	1	.46	13	2	.38	21
22	2	..	.01	12	..	.11	11	..	.15	17	1	.34	5	..	.16	22
23	1	..	.01	9	..	.09	8	..	.12	10	..	.22	2	..	.07	23
24	1	..	.01	3	..	.03	4	..	.06	3	..	.07	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	700	6	4.48	270	3	2.46	107	..	1.31	66	1	1.06	22	..	.45	1
2	555	4	4.88	211	9	2.64	93	..	1.47	55	..	1.12	19	..	.52	2
3	511	11	4.85	187	4	2.58	86	7	1.57	53	1	1.27	18	..	.58	3
4	447	4	4.65	158	..	2.37	75	1	1.51	46	4	1.21	18	..	.64	4
5	403	4	4.55	148	4	2.41	71	4	1.55	40	2	1.16	15	..	.59	5
6	362	8	4.42	131	1	2.29	60	1	1.44	36	..	1.16	10	2	.43	6
7	326	6	4.30	124	1	2.36	53	3	1.40	36	2	1.27	8	..	.38	7
8	294	5	4.20	109	3	2.25	47	4	1.37	29	1	1.13	7	1	.36	8
9	264	7	4.07	98	2	2.21	38	3	1.22	27	1	1.16	6	..	.34	9
10	231	4	3.86	82	2	2.03	32	..	1.13	23	3	1.08	5	..	.31	10
11	190	5	3.44	63	3	1.71	30	1	1.17	12	2	.62	4	..	.27	11
12	161	2	3.16	53	4	1.59	22	1	.94	6	..	.34	3	..	.22	12
13	139	1	2.97	45	3	1.49	19	1	.89	3	1	.19	3	..	.23	13
14	106	2	2.48	37	6	1.35	17	..	.88	2	..	.13	2	..	.17	14
15	97	6	2.49	28	1	1.13	15	..	.85	2	..	.14	2	..	.18	15
16	58	4	1.64	18	3	.80	8	..	.49	1	..	.08	..	..	..	16
17	45	1	1.40	12	2	.58	6	..	.40	1	..	.08	..	..	..	17
18	34	..	1.17	7	..	.37	6	..	.43	..	..	..	..	..	..	18
19	29	4	1.10	7	..	.41	3	..	.23	..	..	..	..	..	..	19
20	21	1	.88	4	2	.25	3	..	.25	..	..	..	..	..	..	20
21	13	2	.60	1	..	.07	3	..	.28	..	..	..	..	..	..	21
22	5	..	.25	1	1	.07	3	3	.30	..	..	..	..	..	..	22
23	3	..	.17	..	..	..	..	..	..	..	..	..	..	..	..	23
24	3	1	.18	..	..	..	..	..	..	..	..	..	..	..	..	24

**TABLE I (Continued)**  
**MEN**  
**INFLUENCE OF BUILD ON MORTALITY**

Height 5 Feet 7 Inches to 5 Feet 10 Inches Inclusive. Weight +85 and more Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	46	..	.15	129	..	.45	186	2	.69	216	1	.89	165	2	.78	1
2	32	..	.14	83	..	.38	145	3	.70	184	..	.96	139	..	.89	2
3	29	..	.13	70	..	.33	128	1	.63	172	2	.93	127	..	.88	3
4	23	..	.11	60	..	.29	116	..	.58	153	3	.87	114	1	.86	4
5	22	..	.11	56	..	.27	111	1	.58	139	2	.82	105	4	.84	5
6	19	..	.09	47	1	.23	106	1	.56	127	3	.79	94	2	.80	6
7	19	..	.09	42	..	.21	96	..	.52	116	..	.77	87	1	.79	7
8	18	..	.09	40	..	.20	91	1	.50	109	4	.76	81	4	.79	8
9	18	..	.09	39	1	.20	87	2	.50	99	2	.74	74	..	.78	9
10	16	..	.08	38	..	.20	78	..	.46	87	1	.70	68	..	.78	10
11	11	..	.06	33	..	.17	72	..	.45	66	1	.56	61	4	.76	11
12	11	..	.06	28	..	.15	63	2	.42	55	4	.50	48	2	.65	12
13	10	..	.05	23	..	.13	53	1	.37	42	..	.41	40	2	.58	13
14	7	..	.04	20	..	.11	45	4	.34	39	5	.41	32	2	.51	14
15	7	..	.04	17	..	.10	38	..	.30	25	2	.29	27	4	.46	15
16	5	..	.03	11	..	.07	25	..	.21	19	..	.24	10	..	.19	16
17	5	..	.03	9	..	.06	20	..	.18	18	2	.24	9	..	.18	17
18	4	..	.02	7	..	.05	18	1	.18	13	1	.19	8	1	.18	18
19	4	..	.02	7	1	.05	13	..	.14	11	..	.17	7	..	.17	19
20	4	..	.02	4	..	.03	12	..	.14	7	..	.12	5	2	.13	20
21	4	1	.03	3	..	.03	4	..	.05	3	..	.06	1	..	.03	21
22	2	..	.01	2	..	.02	3	..	.04	3	..	.06	..	..	..	22
23	2	..	.01	..	..	..	2	..	.03	2	..	.04	..	..	..	23
24	2	..	.02	..	..	..	..	..	..	2	1	.05	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	107	..	.68	31	..	.28	8	1	.10	7	..	.11	3	..	.06	1
2	91	1	.80	26	..	.33	5	..	.08	6	..	.12	2	..	.06	2
3	77	1	.73	26	..	.36	5	..	.09	6	..	.14	2	..	.06	3
4	73	..	.76	23	2	.35	5	..	.10	6	..	.16	2	..	.07	4
5	67	1	.76	19	2	.31	5	..	.11	6	..	.17	2	2	.08	5
6	59	1	.72	16	2	.28	5	..	.12	5	..	.16	..	..	..	6
7	57	2	.75	12	..	.23	5	1	.13	4	..	.14	..	..	..	7
8	49	4	.70	12	1	.25	4	..	.12	3	..	.12	..	..	..	8
9	44	3	.68	11	..	.25	4	..	.13	2	..	.09	..	..	..	9
10	36	2	.60	9	..	.22	4	..	.14	2	..	.09	..	..	..	10
11	23	..	.42	7	..	.19	2	..	.08	..	..	..	..	..	..	11
12	21	..	.41	6	..	.18	2	..	.09	..	..	..	..	..	..	12
13	18	2	.39	5	..	.17	2	..	.09	..	..	..	..	..	..	13
14	15	1	.35	4	..	.15	2	..	.10	..	..	..	..	..	..	14
15	11	1	.28	4	1	.16	2	..	.11	..	..	..	..	..	..	15
16	5	..	.14	3	1	.13	..	..	..	..	..	..	..	..	..	16
17	5	..	.16	1	..	.05	..	..	..	..	..	..	..	..	..	17
18	5	2	.17	1	1	.05	..	..	..	..	..	..	..	..	..	18
19	3	..	.11	..	..	..	..	..	..	..	..	..	..	..	..	19
20	2	..	.08	..	..	..	..	..	..	..	..	..	..	..	..	20
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight -50 and more Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	15	..	.05	50	..	.18	115	..	.42	258	1	1.06	221	3	1.04	1
2	6	..	.03	36	..	.17	82	..	.39	197	..	1.03	167	3	1.08	2
3	4	..	.02	30	..	.14	75	..	.36	173	2	.94	151	..	1.04	3
4	3	..	.01	26	..	.12	68	1	.35	158	..	.91	135	..	1.02	4
5	3	..	.01	21	..	.10	55	1	.29	140	..	.83	119	1	.96	5
6	3	..	.01	16	..	.08	44	1	.24	129	..	.80	111	..	.95	6
7	3	..	.01	15	..	.08	39	..	.22	113	..	.75	98	3	.89	7
8	3	..	.01	10	..	.06	36	..	.20	101	1	.70	90	1	.88	8
9	3	..	.01	7	..	.04	35	1	.20	90	..	.68	75	1	.79	9
10	3	..	.01	7	..	.04	31	..	.19	84	2	.67	71	1	.82	10
11	1	..	.01	7	..	.04	29	2	.18	73	1	.62	63	1	.79	11
12	1	..	.01	5	..	.03	23	..	.16	68	..	.62	55	1	.74	12
13	1	..	.01	3	..	.02	18	..	.13	57	..	.56	50	1	.73	13
14	1	..	.01	2	..	.01	17	..	.13	52	..	.55	44	3	.70	14
15	1	..	.01	2	1	.01	15	..	.12	45	..	.52	36	2	.62	15
16	1	..	.01	..	..	..	15	..	.13	36	..	.45	27	..	.50	16
17	1	..	.01	..	..	..	9	..	.08	25	..	.33	20	1	.40	17
18	1	..	.01	..	..	..	7	..	.07	21	..	.30	17	..	.37	18
19	1	..	.01	..	..	..	6	..	.06	18	2	.29	14	..	.33	19
20	..	..	..	..	..	..	4	..	.05	13	1	.23	12	1	.32	20
21	..	..	..	..	..	..	2	..	.03	4	..	.07	4	..	.12	21
22	..	..	..	..	..	..	2	..	.03	2	..	.04	3	..	.09	22
23	..	..	..	..	..	..	..	..	..	1	..	.02	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	263	2	1.68	123	..	1.12	61	..	.75	39	1	.62	27	..	.55	1
2	196	3	1.72	96	..	1.20	39	..	.61	32	1	.65	23	..	.63	2
3	169	1	1.61	89	..	1.23	37	1	.68	28	..	.67	20	3	.64	3
4	151	1	1.57	76	..	1.14	32	..	.64	26	1	.69	17	..	.60	4
5	140	1	1.58	63	1	1.02	25	..	.55	25	..	.73	15	..	.59	5
6	124	1	1.52	53	..	.93	24	..	.57	24	1	.77	15	2	.64	6
7	110	2	1.46	43	1	.82	24	2	.64	21	2	.74	12	1	.57	7
8	105	1	1.50	37	1	.76	22	1	.64	18	2	.70	11	..	.57	8
9	95	2	1.46	33	..	.74	20	1	.64	14	..	.60	11	..	.62	9
10	85	2	1.42	28	1	.69	16	..	.57	12	1	.57	11	1	.68	10
11	69	1	1.25	24	1	.66	10	..	.39	10	1	.52	9	..	.60	11
12	56	2	1.10	23	..	.69	8	..	.34	8	..	.45	7	..	.51	12
13	47	3	1.00	21	..	.70	8	1	.38	7	..	.43	6	..	.47	13
14	40	2	.93	18	1	.66	7	..	.36	7	2	.47	5	..	.42	14
15	32	..	.83	15	..	.60	7	..	.40	4	..	.29	4	1	.37	15
16	21	1	.59	9	..	.40	5	..	.31	4	..	.31	2	..	.20	16
17	17	..	.53	8	..	.39	4	..	.27	3	..	.25	2	..	.22	17
18	15	1	.52	8	1	.42	4	1	.29	2	..	.18	1	1	.12	18
19	9	..	.34	7	..	.41	2	..	.16	2	..	.20	..	..	..	19
20	4	..	.17	7	..	.44	2	..	.17	2	..	.22	..	..	..	20
21	2	..	.09	4	..	.27	..	..	..	1	..	.12	..	..	..	21
22	1	..	.05	4	..	.30	..	..	..	1	..	.13	..	..	..	22
23	..	..	..	2	..	.16	..	..	..	..	..	..	..	..	..	23
24	..	..	..	1	..	.09	..	..	..	..	..	..	..	..	..	24

**TABLE I (Continued)**  
**MEN**  
**INFLUENCE OF BUILD ON MORTALITY**

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight -35 to -45 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	831	6	2.74	2767	8	9.68	5561	20	20.58	5603	18	22.97	4495	24	21.13	1
2	618	7	2.78	2128	14	9.79	4252	28	20.41	4284	28	22.28	3427	19	21.93	2
3	508	5	2.34	1831	11	8.61	3722	33	18.24	3736	25	20.17	3048	18	21.03	3
4	449	4	2.11	1633	11	7.84	3338	16	16.69	3297	19	18.79	2732	23	20.49	4
5	363	2	1.74	1413	8	6.92	2919	17	15.18	2892	17	17.06	2401	34	19.21	5
6	320	3	1.54	1270	6	6.22	2641	13	14.00	2598	22	16.11	2176	23	18.50	6
7	267	4	1.31	1084	7	5.42	2281	21	12.32	2229	14	14.71	1871	31	17.03	7
8	243	2	1.19	966	14	4.83	2054	12	11.30	2012	15	14.08	1665	20	16.32	8
9	203	2	.99	835	7	4.26	1795	7	10.23	1786	17	13.40	1450	14	15.37	9
10	177	..	.87	769	5	4.00	1630	11	9.62	1644	13	13.15	1325	18	15.24	10
11	146	..	.73	646	8	3.42	1351	8	8.38	1392	16	11.83	1099	19	13.74	11
12	128	2	.64	574	6	3.10	1207	8	7.97	1238	9	11.27	971	14	13.11	12
13	106	1	.54	488	3	2.68	1052	12	7.36	1058	7	10.37	827	7	12.07	13
14	89	..	.46	442	4	2.52	969	7	7.27	934	9	9.90	737	18	11.64	14
15	74	1	.39	378	4	2.23	818	6	6.54	786	6	9.04	625	6	10.69	15
16	58	..	.31	314	..	1.95	708	8	6.02	656	6	8.20	507	10	9.38	16
17	47	..	.26	258	2	1.70	574	1	5.22	529	8	7.14	410	2	8.24	17
18	41	..	.23	219	1	1.53	490	7	4.80	430	8	6.28	349	5	7.64	18
19	34	..	.20	174	1	1.31	380	4	4.03	335	1	5.29	290	1	6.96	19
20	28	..	.17	132	3	1.06	312	5	3.59	254	3	4.34	232	8	6.12	20
21	10	..	.06	60	..	.51	123	1	1.54	114	4	2.11	98	3	2.85	21
22	10	..	.07	45	..	.41	95	..	1.28	88	1	1.77	65	2	2.09	22
23	3	..	.02	28	..	.27	57	..	.83	54	..	1.18	30	..	1.06	23
24	2	..	.02	20	..	.21	33	..	.52	34	..	.82	20	..	.78	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	3324	19	21.27	1433	12	13.04	657	3	8.02	386	3	6.18	234	3	4.80	1
2	2489	20	21.90	1052	15	13.15	510	7	8.06	292	8	5.96	183	5	5.03	2
3	2187	19	20.78	922	10	12.72	449	6	8.22	251	2	6.02	164	3	5.26	3
4	1954	22	20.32	811	10	12.17	405	7	8.14	217	4	5.73	142	2	5.03	4
5	1705	20	19.27	726	11	11.83	367	6	8.04	183	6	5.33	123	6	4.80	5
6	1518	20	18.52	658	14	11.52	319	4	7.66	165	4	5.30	108	3	4.63	6
7	1311	18	17.31	553	11	10.51	274	2	7.23	142	3	5.03	93	4	4.38	7
8	1168	8	16.70	496	9	10.22	245	6	7.13	131	7	5.11	80	4	4.13	8
9	1033	16	15.91	429	10	9.65	209	10	6.71	108	3	4.63	62	4	3.51	9
10	922	9	15.40	387	3	9.56	179	14	6.34	89	..	4.19	50	3	3.09	10
11	777	6	14.06	302	4	8.21	129	8	5.03	73	..	3.77	35	1	2.34	11
12	692	19	13.56	261	5	7.83	107	2	4.59	64	2	3.62	33	3	2.39	12
13	582	11	12.45	220	2	7.28	91	2	4.29	55	2	3.39	24	4	1.88	13
14	521	9	12.19	193	7	7.04	77	3	3.97	49	5	3.27	16	1	1.36	14
15	447	11	11.49	160	3	6.43	64	2	3.62	40	3	2.89	12	..	1.10	15
16	318	2	9.00	107	3	4.73	43	2	2.65	30	1	2.35	9	1	.90	16
17	274	8	8.55	82	3	3.98	33	..	2.20	23	1	1.95	8	..	.86	17
18	222	6	7.64	67	..	3.56	27	3	1.95	21	1	1.93	8	..	.94	18
19	167	..	6.33	46	4	2.67	21	4	1.64	15	4	1.49	8	..	1.01	19
20	131	1	5.46	37	2	2.34	13	2	1.10	9	..	.97	7	..	.96	20
21	63	2	2.89	20	1	1.37	7	..	.64	6	1	.70	5	1	.74	21
22	48	1	2.41	14	..	1.04	4	..	.40	4	..	.51	2	..	.32	22
23	21	1	1.16	9	..	.72	2	..	.22	2	..	.27	1	..	.17	23
24	9	..	.54	6	..	.52	..	..	..	..	..	..	1	..	.19	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight -25 to -30 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	8073	40	26.64	17225	78	60.29	19516	81	72.21	9145	39	37.49	4118	21	19.35	1
2	5871	39	26.42	12926	75	59.46	14796	77	71.02	6925	48	36.01	3081	27	19.72	2
3	5027	28	23.12	11270	65	52.97	12860	63	63.01	6031	33	32.57	2687	27	18.54	3
4	4382	32	20.60	9996	67	47.98	11420	73	57.10	5376	29	30.64	2401	13	18.01	4
5	3793	29	18.21	8725	41	42.75	10017	66	52.09	4678	42	27.60	2135	13	17.08	5
6	3339	31	16.03	7828	43	38.36	9024	47	47.83	4154	21	25.75	1920	20	16.32	6
7	2786	17	13.65	6716	43	33.58	7865	58	42.47	3641	25	24.03	1686	13	15.34	7
8	2496	12	12.23	6031	39	30.16	7013	49	38.57	3279	33	22.95	1544	21	15.13	8
9	2179	14	10.68	5246	42	26.75	6065	46	34.57	2889	16	21.67	1360	11	14.42	9
10	1944	15	9.53	4688	33	24.38	5445	37	32.13	2623	19	20.98	1243	12	14.29	10
11	1542	10	7.71	3825	28	20.27	4519	33	28.02	2159	17	18.35	1031	8	12.89	11
12	1351	5	6.76	3368	15	18.19	3992	22	26.35	1890	18	17.20	915	9	12.35	12
13	1083	9	5.52	2836	20	15.60	3424	31	23.97	1599	11	15.67	806	14	11.77	13
14	971	6	5.05	2542	16	14.49	3071	19	23.03	1399	22	14.83	713	16	11.27	14
15	807	5	4.28	2099	12	12.38	2629	22	21.03	1164	11	13.39	586	4	10.02	15
16	651	2	3.52	1754	13	10.87	2160	16	18.36	941	11	11.76	448	5	8.29	16
17	521	6	2.87	1407	8	9.29	1729	10	15.73	754	10	10.18	370	3	7.44	17
18	422	1	2.36	1201	10	8.41	1471	12	14.42	615	6	8.98	310	3	6.79	18
19	315	1	1.83	922	5	6.92	1130	8	11.98	502	9	7.93	253	4	6.07	19
20	243	1	1.48	718	3	5.74	901	14	10.36	400	4	6.84	203	3	5.36	20
21	98	..	.63	295	5	2.51	368	2	4.60	174	4	3.22	95	1	2.76	21
22	66	..	.45	203	6	1.85	266	4	3.59	136	..	2.73	77	4	2.47	22
23	40	..	.29	114	..	1.12	141	2	2.06	82	3	1.80	43	2	1.52	23
24	24	..	.19	53	3	.56	73	1	1.15	44	2	1.06	17	..	.66	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1331	6	8.52	564	6	5.13	225	2	2.75	143	1	2.29	27	..	.55	1
2	972	8	8.55	413	2	5.16	168	3	2.65	114	1	2.33	23	1	.63	2
3	859	15	8.16	369	4	5.09	146	1	2.67	106	2	2.54	21	..	.67	3
4	769	5	8.00	323	4	4.85	126	5	2.53	94	3	2.48	18	2	.64	4
5	667	9	7.54	287	2	4.68	114	2	2.50	86	2	2.50	16	..	.62	5
6	606	2	7.39	259	4	4.53	102	3	2.45	78	..	2.50	14	1	.60	6
7	542	7	7.15	221	7	4.20	89	2	2.35	72	4	2.55	13	..	.61	7
8	500	9	7.15	200	3	4.12	78	..	2.27	64	..	2.50	13	1	.67	8
9	444	6	6.84	178	6	4.01	74	1	2.38	61	1	2.62	10	..	.57	9
10	400	7	6.68	154	4	3.80	66	5	2.34	54	1	2.54	9	2	.56	10
11	329	3	5.95	109	2	2.96	49	2	1.91	38	1	1.96	6	..	.40	11
12	298	6	5.84	91	2	2.73	42	1	1.80	37	..	2.09	6	1	.43	12
13	247	3	5.29	77	..	2.55	32	1	1.51	31	..	1.91	4	1	.31	13
14	215	4	5.03	69	2	2.52	27	1	1.39	29	3	1.94	2	..	.17	14
15	186	1	4.78	58	2	2.33	22	..	1.25	22	3	1.59	1	..	.09	15
16	135	2	3.82	44	2	1.94	17	..	1.05	9	1	.70	..	..	..	16
17	108	4	3.37	32	..	1.55	14	..	.94	6	..	.51	..	..	..	17
18	93	2	3.20	29	..	1.54	11	..	.80	6	1	.55	..	..	..	18
19	75	3	2.84	24	2	1.39	10	..	.78	5	1	.50	..	..	..	19
20	57	..	2.38	16	..	1.01	8	1	.68	4	..	.43	..	..	..	20
21	28	..	1.28	11	..	.75	3	..	.28	3	..	.35	..	..	..	21
22	20	1	1.01	8	..	.59	2	..	.20	3	..	.38	..	..	..	22
23	11	1	.61	7	2	.56	1	..	.11	2	2	.27	..	..	..	23
24	3	1	.18	4	1	.35	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight -15 to -20 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	26010	93	85.83	16843	48	58.95	1763	11	6.52	1244	14	5.10	809	5	3.80	1
2	18622	121	83.80	12317	56	56.66	1349	5	6.48	923	3	4.80	599	..	3.83	2
3	15820	103	72.77	10770	55	50.62	1263	3	6.19	859	2	4.64	549	3	3.79	3
4	13767	98	64.70	9517	46	45.68	1179	8	5.90	774	5	4.41	506	5	3.80	4
5	11826	63	56.76	8385	46	41.09	1102	7	5.73	736	10	4.34	480	7	3.84	5
6	10447	62	50.15	7554	62	37.01	1049	7	5.56	693	5	4.30	456	2	3.88	6
7	8818	46	43.21	6542	32	32.71	1016	4	5.49	667	4	4.40	438	3	3.99	7
8	7765	56	38.05	5924	33	29.62	983	4	5.41	647	3	4.53	424	3	4.16	8
9	6639	34	32.53	5196	24	26.50	958	5	5.46	632	2	4.74	413	5	4.38	9
10	5790	39	28.37	4629	32	24.07	863	7	5.09	564	6	4.51	368	2	4.23	10
11	4645	31	23.23	3799	28	20.13	697	3	4.32	455	10	3.87	277	2	3.46	11
12	4045	29	20.23	3327	24	17.97	630	5	4.16	391	3	3.56	241	..	3.25	12
13	3309	15	16.88	2768	32	15.22	539	2	3.77	343	4	3.36	215	2	3.14	13
14	2883	18	14.99	2445	13	13.94	482	3	3.62	298	2	3.16	188	2	2.97	14
15	2343	16	12.42	2017	11	11.90	408	..	3.26	243	3	2.79	156	..	2.67	15
16	1898	14	10.25	1641	8	10.17	332	..	2.82	193	1	2.41	129	..	2.39	16
17	1477	9	8.12	1328	6	8.76	270	2	2.46	154	2	2.08	104	2	2.09	17
18	1182	6	6.62	1102	10	7.71	217	..	2.13	113	..	1.65	78	1	1.71	18
19	870	5	5.05	852	4	6.39	167	4	1.77	91	1	1.44	64	1	1.54	19
20	680	7	4.15	670	4	5.36	130	..	1.50	70	..	1.20	49	1	1.29	20
21	269	1	1.72	298	1	2.53	57	..	.71	32	2	.59	20	2	.58	21
22	173	..	1.18	208	3	1.89	35	1	.47	21	2	.42	11	1	.35	22
23	104	1	.76	116	1	1.14	22	..	.32	13	..	.28	8	1	.28	23
24	52	..	.41	61	..	.65	10	..	.16	9	..	.22	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	447	5	2.86	191	2	1.74	78	2	.95	46	2	.74	25	..	.51	1
2	324	5	2.85	151	1	1.89	60	..	.95	32	..	.65	19	..	.52	2
3	296	1	2.81	142	..	1.96	54	3	.99	30	..	.72	19	1	.61	3
4	261	3	2.71	126	1	1.89	47	1	.94	29	1	.77	17	1	.60	4
5	244	1	2.76	121	1	1.97	44	..	.96	26	1	.76	16	..	.62	5
6	234	..	2.85	116	2	2.03	43	2	1.03	24	..	.77	15	2	.64	6
7	226	6	2.98	109	3	2.07	37	1	.98	24	..	.85	13	1	.61	7
8	215	2	3.07	104	2	2.14	32	..	.93	24	..	.94	12	..	.62	8
9	207	3	3.19	100	3	2.25	31	..	1.00	23	1	.99	12	1	.68	9
10	180	3	3.01	91	..	2.25	29	..	1.03	21	..	.99	9	1	.56	10
11	129	4	2.33	71	4	1.93	21	..	.82	16	..	.83	6	1	.40	11
12	112	5	2.20	59	3	1.77	17	..	.73	15	..	.85	4	..	.29	12
13	97	4	2.08	50	..	1.66	17	..	.80	11	1	.68	3	..	.23	13
14	82	4	1.92	42	1	1.53	17	..	.88	9	1	.60	2	..	.17	14
15	67	..	1.72	31	1	1.25	15	1	.85	6	..	.43	2	..	.18	15
16	48	2	1.36	24	2	1.06	9	..	.56	3	..	.23	1	1	.10	16
17	33	1	1.03	19	..	.92	5	..	.33	3	..	.25	..	..	..	17
18	28	3	.96	13	2	.69	3	..	.22	3	..	.28	..	..	..	18
19	19	2	.72	9	..	.52	3	..	.23	3	..	.30	..	..	..	19
20	10	..	.42	8	1	.51	2	..	.17	2	..	.22	..	..	..	20
21	4	2	.18	4	..	.27	1	..	.09	2	2	.23	..	..	..	21
22	1	..	.05	4	..	.30	1	..	.10	..	..	..	..	..	..	22
23	..	..	..	2	1	.16	1	..	.11	..	..	..	..	..	..	23
24	..	..	..	1	..	.09	1	..	.12	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight - 10 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	940	4	3.10	1190	13	4.17	1102	3	4.08	692	3	2.84	445	2	2.09	1
2	665	4	2.99	867	5	3.99	792	5	3.80	521	3	2.71	325	1	2.08	2
3	611	2	2.81	802	7	3.77	732	6	3.59	472	2	2.55	295	1	2.04	3
4	563	5	2.65	726	5	3.48	673	3	3.37	426	2	2.43	268	..	2.01	4
5	530	2	2.54	687	..	3.37	629	4	3.27	395	..	2.33	253	3	2.02	5
6	502	1	2.41	663	5	3.25	598	2	3.17	377	1	2.34	232	..	1.97	6
7	482	1	2.36	640	3	3.20	571	2	3.08	363	2	2.40	225	3	2.05	7
8	472	..	2.31	623	6	3.12	555	7	3.05	354	1	2.48	219	2	2.15	8
9	463	3	2.27	610	1	3.11	531	2	3.03	346	4	2.60	213	2	2.26	9
10	402	..	1.97	554	4	2.88	477	2	2.81	313	2	2.50	192	3	2.21	10
11	309	1	1.55	429	..	2.27	392	5	2.43	245	..	2.08	156	2	1.95	11
12	269	..	1.35	383	3	2.07	340	5	2.24	232	5	2.11	132	2	1.78	12
13	232	1	1.18	321	3	1.77	298	1	2.09	191	1	1.87	118	1	1.72	13
14	194	..	1.01	285	1	1.62	266	1	2.00	168	3	1.78	91	2	1.44	14
15	164	..	.87	229	3	1.35	234	3	1.87	136	..	1.56	72	..	1.23	15
16	142	2	.77	195	..	1.21	190	..	1.62	98	2	1.23	58	..	1.07	16
17	110	..	.61	150	..	.99	150	2	1.37	77	..	1.04	50	..	1.01	17
18	93	..	.52	117	1	.82	122	1	1.20	62	2	.91	41	..	.90	18
19	70	..	.41	88	..	.66	83	..	.88	45	1	.71	30	..	.72	19
20	53	..	.32	73	3	.58	64	1	.74	35	2	.60	24	2	.63	20
21	19	1	.12	28	..	.24	29	1	.36	11	..	.20	7	..	.20	21
22	14	..	.10	20	..	.18	18	..	.24	9	1	.18	3	..	.10	22
23	11	..	.08	12	..	.12	11	..	.16	5	..	.11	1	1	.04	23
24	7	..	.05	6	..	.06	3	..	.05	2	..	.05	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insur- ance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Year
1	262	2	1.68	122	..	1.11	43	..	.52	19	..	.30	16	..	.33	1
2	189	1	1.66	84	1	1.05	31	..	.49	13	..	.27	13	1	.36	2
3	173	5	1.64	80	1	1.10	30	1	.55	13	..	.31	10	1	.32	3
4	157	..	1.63	76	..	1.14	27	..	.54	12	..	.32	9	..	.32	4
5	150	1	1.70	68	1	1.11	26	..	.57	10	..	.29	8	..	.31	5
6	140	2	1.71	65	..	1.14	26	2	.62	10	1	.32	8	1	.34	6
7	131	..	1.73	62	..	1.18	22	..	.58	9	..	.32	7	..	.33	7
8	128	3	1.83	61	4	1.26	21	..	.61	9	..	.35	7	..	.36	8
9	123	1	1.89	55	..	1.24	21	1	.67	8	..	.34	7	..	.40	9
10	110	..	1.84	47	4	1.16	18	2	.64	6	1	.28	5	..	.31	10
11	92	1	1.67	33	1	.90	12	..	.47	2	..	.10	2	..	.13	11
12	77	2	1.51	29	..	.87	9	..	.39	2	..	.11	2	..	.14	12
13	67	3	1.43	22	2	.73	8	..	.38	2	..	.12	2	..	.16	13
14	49	2	1.15	17	..	.62	7	..	.36	2	..	.13	2	1	.17	14
15	38	1	.98	16	1	.64	7	..	.40	1	..	.07	1	..	.09	15
16	28	1	.79	7	2	.31	3	..	.19	..	..	..	1	..	.10	16
17	19	..	.59	3	..	.15	3	..	.20	..	..	..	1	..	.11	17
18	14	1	.48	3	..	.16	3	..	.22	..	..	..	1	..	.12	18
19	9	..	.34	2	..	.12	3	1	.23	..	..	..	1	..	.13	19
20	8	..	.33	1	..	.06	2	..	.17	..	..	..	1	..	.14	20
21	4	..	.18	1	..	.07	1	1	.09	..	..	..	..	..	..	21
22	2	..	.10	1	..	.07	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight -5 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	912	4	3.01	1300	8	4.55	1037	6	3.84	700	3	2.87	413	4	1.94	1
2	655	2	2.95	920	2	4.23	767	1	3.68	495	5	2.57	297	3	1.90	2
3	591	6	2.72	839	3	3.94	706	3	3.46	453	4	2.45	267	2	1.84	3
4	535	3	2.51	760	3	3.65	657	5	3.29	407	2	2.32	243	1	1.82	4
5	502	6	2.41	715	3	3.50	613	7	3.19	375	2	2.21	233	..	1.86	5
6	471	..	2.26	670	3	3.28	586	2	3.11	358	3	2.22	221	3	1.88	6
7	453	..	2.22	644	4	3.22	571	3	3.08	343	3	2.26	211	..	1.92	7
8	438	3	2.15	619	2	3.10	551	4	3.03	336	4	2.35	206	3	2.02	8
9	421	1	2.06	604	4	3.08	538	2	3.07	324	1	2.43	194	1	2.06	9
10	379	2	1.86	538	1	2.80	495	2	2.92	287	1	2.30	176	2	2.02	10
11	300	1	1.50	430	2	2.28	400	..	2.48	227	1	1.93	134	2	1.68	11
12	269	2	1.35	384	1	2.07	356	2	2.35	197	1	1.79	122	2	1.65	12
13	225	1	1.15	324	1	1.78	304	2	2.13	167	3	1.64	106	..	1.55	13
14	194	1	1.01	285	2	1.62	276	1	2.07	139	1	1.47	87	1	1.37	14
15	157	1	.83	243	..	1.43	243	1	1.94	117	..	1.35	76	..	1.30	15
16	123	..	.66	198	1	1.23	183	..	1.56	91	..	1.14	66	2	1.22	16
17	92	1	.51	163	2	1.08	148	2	1.35	64	..	.86	56	1	1.13	17
18	79	2	.44	137	1	.96	110	2	1.08	49	..	.72	46	3	1.01	18
19	58	..	.34	106	1	.80	75	..	.80	35	..	.55	37	1	.89	19
20	47	1	.29	77	..	.62	56	..	.64	25	..	.43	28	2	.74	20
21	17	..	.11	40	1	.34	26	2	.33	13	..	.24	14	..	.41	21
22	10	..	.07	26	..	.24	19	1	.26	9	..	.18	8	..	.26	22
23	7	..	.05	19	..	.19	10	1	.15	4	..	.09	4	..	.14	23
24	2	..	.02	9	..	.10	2	..	.03	2	..	.05	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	213	3	1.36	110	1	1.00	41	..	.50	29	1	.46	11	..	.23	1
2	153	1	1.35	74	1	.93	33	..	.52	22	..	.45	11	..	.30	2
3	138	1	1.31	60	..	.83	32	..	.59	20	..	.48	8	..	.26	3
4	126	2	1.31	58	2	.87	31	..	.62	20	..	.53	8	..	.28	4
5	115	2	1.30	56	1	.91	27	..	.59	19	2	.55	7	..	.27	5
6	106	..	1.29	54	1	.95	26	..	.62	16	1	.51	6	..	.26	6
7	102	..	1.35	52	1	.99	24	..	.63	15	1	.53	6	..	.28	7
8	101	1	1.44	47	..	.97	23	..	.67	14	1	.55	6	1	.31	8
9	98	3	1.51	46	1	1.04	23	..	.74	12	1	.51	5	1	.28	9
10	86	..	1.44	37	..	.91	15	1	.53	11	..	.52	2	..	.12	10
11	72	1	1.30	28	1	.76	9	..	.35	8	..	.41	2	..	.13	11
12	59	3	1.16	20	..	.60	8	..	.34	8	..	.45	2	..	.14	12
13	49	1	1.05	18	..	.60	7	1	.33	7	..	.43	2	..	.16	13
14	44	..	1.03	17	..	.62	4	..	.21	7	1	.47	1	..	.08	14
15	39	..	1.00	15	..	.60	3	..	.17	6	..	.43	1	1	.09	15
16	34	1	.96	12	..	.53	2	..	.12	5	2	.39	..	..	..	16
17	29	1	.90	7	2	.34	1	..	.07	3	1	.25	..	..	..	17
18	24	1	.83	5	..	.27	1	1	.07	2	..	.18	..	..	..	18
19	17	2	.64	5	..	.29	..	..	..	1	1	.10	..	..	..	19
20	12	1	.50	2	..	.13	..	..	..	..	..	..	..	..	..	20
21	4	..	.18	..	..	..	..	..	..	..	..	..	..	..	..	21
22	4	..	.20	..	..	..	..	..	..	..	..	..	..	..	..	22
23	4	..	.22	..	..	..	..	..	..	..	..	..	..	..	..	23
24	1	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	24



TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Average Weight

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	916	3	3.02	1229	8	4.30	936	2	3.46	666	1	2.73	411	2	1.93	1
2	643	6	2.89	878	2	4.04	674	5	3.24	480	4	2.50	305	4	1.95	2
3	588	5	2.70	798	2	3.75	625	4	3.06	443	2	2.39	280	3	1.93	3
4	534	4	2.51	726	6	3.48	574	4	2.87	407	..	2.32	265	2	1.99	4
5	501	1	2.40	683	1	3.35	546	2	2.84	383	1	2.26	247	3	1.98	5
6	475	3	2.28	651	4	3.19	523	5	2.77	373	7	2.31	234	1	1.99	6
7	454	4	2.22	636	2	3.18	497	2	2.68	352	1	2.32	225	3	2.05	7
8	437	3	2.14	618	3	3.09	482	2	2.65	340	4	2.38	220	1	2.16	8
9	428	1	2.10	602	4	3.07	467	2	2.66	332	1	2.49	217	5	2.30	9
10	376	4	1.84	548	4	2.85	437	5	2.58	301	1	2.41	192	2	2.21	10
11	291	3	1.46	450	2	2.39	335	5	2.08	245	..	2.08	150	1	1.88	11
12	255	2	1.28	409	1	2.21	301	1	1.99	217	..	1.97	140	3	1.89	12
13	205	1	1.05	356	6	1.96	262	3	1.83	191	2	1.87	124	1	1.81	13
14	172	1	.89	297	..	1.69	218	1	1.64	161	3	1.71	111	..	1.75	14
15	150	..	.80	250	1	1.48	192	2	1.54	136	..	1.56	98	3	1.68	15
16	111	1	.60	203	4	1.26	140	1	1.19	112	1	1.40	66	1	1.22	16
17	86	1	.47	157	2	1.04	110	2	1.00	82	..	1.11	51	3	1.03	17
18	71	..	.40	124	1	.87	86	..	.84	68	3	.99	41	2	.90	18
19	51	..	.30	100	..	.75	66	1	.70	51	1	.81	30	..	.72	19
20	39	1	.24	72	..	.58	54	..	.62	40	..	.68	26	1	.69	20
21	18	..	.12	30	..	.26	21	..	.26	15	..	.28	11	..	.32	21
22	9	..	.06	22	..	.20	15	1	.20	12	..	.24	6	..	.19	22
23	6	..	.04	14	..	.14	11	..	.16	7	1	.15	2	..	.07	23
24	3	..	.02	6	..	.06	5	..	.08	4	..	.10	1	..	.04	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	198	..	1.27	104	..	.95	51	..	.62	16	1	.26	13	..	.27	1
2	153	1	1.35	76	1	.95	43	1	.68	11	..	.22	12	1	.33	2
3	144	2	1.37	69	..	.95	38	2	.70	10	..	.24	9	1	.29	3
4	133	3	1.38	61	..	.92	36	..	.72	10	1	.26	8	1	.28	4
5	122	..	1.38	57	..	.93	32	..	.70	7	..	.20	6	..	.23	5
6	114	1	1.39	51	..	.89	31	..	.74	7	..	.22	5	..	.21	6
7	110	5	1.45	49	..	.93	30	1	.79	7	..	.25	5	..	.24	7
8	103	2	1.47	47	2	.97	29	2	.84	5	..	.20	5	1	.26	8
9	96	2	1.48	45	..	1.01	24	..	.77	5	..	.21	4	1	.23	9
10	90	..	1.50	41	..	1.01	19	..	.67	4	..	.19	3	..	.19	10
11	69	..	1.25	21	1	.57	14	..	.55	4	..	.21	3	..	.20	11
12	64	2	1.25	17	1	.51	12	1	.51	3	..	.17	2	..	.14	12
13	55	1	1.18	14	1	.46	9	..	.42	1	1	.06	2	..	.16	13
14	49	..	1.15	12	..	.44	7	..	.36	..	..	..	2	..	.17	14
15	44	1	1.13	11	..	.44	6	1	.34	..	..	..	2	..	.18	15
16	32	..	.91	5	1	.22	3	1	.19	..	..	..	..	..	..	16
17	27	1	.84	3	..	.15	2	..	.13	..	..	..	..	..	..	17
18	20	..	.69	3	..	.16	1	..	.07	..	..	..	..	..	..	18
19	13	..	.49	3	..	.17	..	..	..	..	..	..	..	..	..	19
20	9	..	.38	2	..	.13	..	..	..	..	..	..	..	..	..	20
21	7	..	.32	1	..	.07	..	..	..	..	..	..	..	..	..	21
22	6	1	.30	1	..	.07	..	..	..	..	..	..	..	..	..	22
23	..	..	..	1	..	.08	..	..	..	..	..	..	..	..	..	23
24	..	..	..	1	1	.09	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +5 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	718	..	2.37	923	10	3.23	743	3	2.75	567	3	2.32	370	3	1.74	1
2	502	5	2.26	637	1	2.93	541	2	2.60	430	1	2.24	265	6	1.70	2
3	446	3	2.05	593	1	2.79	499	2	2.45	386	..	2.08	236	2	1.63	3
4	404	..	1.90	543	2	2.61	464	2	2.32	353	4	2.01	219	1	1.64	4
5	384	2	1.84	514	1	2.52	438	1	2.28	331	2	1.95	203	2	1.62	5
6	365	2	1.75	490	4	2.40	418	2	2.22	316	3	1.96	194	1	1.65	6
7	351	4	1.72	469	1	2.35	401	3	2.17	302	1	1.99	190	2	1.73	7
8	340	1	1.67	458	1	2.29	381	3	2.10	285	2	2.00	183	1	1.79	8
9	327	2	1.60	446	2	2.27	373	2	2.13	275	1	2.06	177	1	1.88	9
10	305	1	1.49	403	6	2.10	335	2	1.98	247	1	1.98	160	1	1.84	10
11	237	..	1.19	325	2	1.72	268	3	1.66	197	2	1.67	121	3	1.51	11
12	203	3	1.02	278	1	1.50	228	3	1.50	170	1	1.55	106	1	1.43	12
13	164	3	.84	234	1	1.29	192	2	1.34	151	..	1.48	92	3	1.34	13
14	139	..	.72	211	..	1.20	173	1	1.30	131	2	1.39	81	4	1.28	14
15	109	1	.58	174	1	1.03	146	1	1.17	103	1	1.18	70	..	1.20	15
16	87	1	.47	144	1	.89	113	1	.96	78	..	.98	52	..	.96	16
17	67	1	.37	115	1	.76	84	..	.76	66	..	.89	40	..	.80	17
18	55	1	.31	94	1	.66	65	1	.64	53	3	.77	33	..	.72	18
19	39	..	.23	57	1	.43	49	1	.52	41	1	.65	27	..	.65	19
20	29	..	.18	43	..	.34	35	1	.40	30	1	.51	19	1	.50	20
21	17	..	.11	8	..	.07	14	..	.18	12	1	.22	7	..	.20	21
22	11	..	.07	4	..	.04	11	..	.15	8	..	.16	2	..	.06	22
23	5	..	.04	2	..	.02	6	..	.09	4	..	.09	1	..	.04	23
24	2	..	.02	1	..	.01	2	..	.03	..	..	..	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	189	3	1.21	86	..	.78	45	..	.55	23	..	.37	8	..	.16	1
2	145	1	1.28	63	..	.79	38	..	.60	18	..	.37	6	..	.17	2
3	132	..	1.25	59	..	.81	34	..	.62	17	..	.41	5	..	.16	3
4	120	1	1.25	50	..	.75	32	..	.64	15	..	.40	5	..	.18	4
5	112	2	1.27	47	..	.77	31	..	.68	15	..	.44	5	..	.20	5
6	106	1	1.29	44	1	.77	31	..	.74	15	..	.48	5	..	.21	6
7	99	1	1.31	40	1	.76	31	..	.82	13	..	.46	5	..	.24	7
8	97	1	1.39	38	..	.78	29	..	.84	13	1	.51	5	..	.26	8
9	94	1	1.45	38	3	.86	27	2	.87	12	..	.51	5	1	.28	9
10	85	2	1.42	34	2	.84	19	1	.67	12	..	.57	4	1	.25	10
11	60	1	1.09	24	2	.65	13	..	.51	8	1	.41	3	..	.20	11
12	53	2	1.04	19	3	.57	11	1	.47	6	1	.34	2	..	.14	12
13	47	..	1.01	12	2	.40	9	1	.42	4	1	.25	2	1	.16	13
14	38	4	.89	9	..	.33	7	..	.36	3	2	.20	1	..	.08	14
15	31	1	.80	7	..	.28	6	1	.34	1	..	.07	1	..	.09	15
16	19	..	.54	5	..	.22	4	..	.25	1	..	.08	1	..	.10	16
17	12	..	.37	4	..	.19	3	1	.20	..	..	..	1	..	.11	17
18	11	..	.38	3	..	.16	2	..	.14	..	..	..	1	..	.12	18
19	7	..	.27	2	..	.12	2	..	.16	..	..	..	1	..	.13	19
20	7	..	.29	2	..	.13	2	..	.17	..	..	..	1	1	.14	20
21	3	..	.14	1	..	.07	2	..	.18	..	..	..	..	..	..	21
22	3	..	.15	1	..	.07	1	..	.10	..	..	..	..	..	..	22
23	..	..	..	1	1	.08	1	..	.11	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +10 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	569	1	1.88	695	7	2.43	632	2	2.34	521	4	2.14	327	2	1.54	1
2	372	3	1.67	493	1	2.27	467	2	2.24	396	..	2.06	243	1	1.56	2
3	342	2	1.57	448	1	2.11	422	1	2.07	361	..	1.95	230	1	1.59	3
4	303	2	1.42	403	1	1.93	392	3	1.96	336	4	1.92	213	1	1.60	4
5	280	1	1.34	376	5	1.84	369	2	1.92	307	2	1.81	198	1	1.58	5
6	268	..	1.29	356	5	1.74	352	2	1.87	291	..	1.80	187	2	1.59	6
7	259	..	1.27	339	2	1.70	342	..	1.85	280	1	1.85	182	3	1.66	7
8	251	..	1.23	324	2	1.62	340	1	1.87	271	2	1.90	167	1	1.64	8
9	248	3	1.22	316	..	1.61	332	1	1.89	261	..	1.96	163	..	1.73	9
10	219	2	1.07	285	3	1.48	309	5	1.82	237	..	1.90	149	2	1.71	10
11	173	..	.87	230	..	1.22	242	1	1.50	175	2	1.49	114	..	1.43	11
12	154	..	.77	203	..	1.10	221	4	1.46	156	1	1.42	101	1	1.36	12
13	130	..	.66	171	1	.94	193	1	1.35	136	2	1.33	89	2	1.30	13
14	117	..	.61	150	..	.86	171	1	1.28	114	1	1.21	75	..	1.19	14
15	92	..	.49	131	..	.77	145	..	1.16	92	..	1.06	63	..	1.08	15
16	75	..	.41	109	2	.68	121	1	1.03	75	1	.94	48	1	.89	16
17	59	..	.32	89	..	.59	104	1	.95	59	..	.80	39	..	.78	17
18	44	..	.25	77	..	.54	87	1	.85	50	..	.73	37	3	.81	18
19	32	..	.19	59	..	.44	66	1	.70	40	..	.63	25	1	.60	19
20	23	..	.14	42	..	.34	51	1	.59	31	..	.53	20	..	.53	20
21	6	..	.04	15	..	.13	18	1	.23	10	..	.19	3	..	.09	21
22	5	..	.03	10	1	.09	11	..	.15	9	1	.18	1	1	.03	22
23	4	..	.03	6	1	.06	5	..	.07	3	..	.07	..	..	..	23
24	3	..	.02	4	..	.04	3	..	.05	3	..	.07	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	206	..	1.32	88	1	.80	33	..	.40	29	..	.46	11	..	.23	1
2	160	2	1.41	68	..	.85	27	1	.43	20	..	.41	11	..	.30	2
3	145	2	1.38	64	1	.88	24	..	.44	17	1	.41	10	..	.32	3
4	138	1	1.44	60	..	.90	21	..	.42	15	1	.40	9	1	.32	4
5	129	..	1.46	58	..	.95	20	..	.44	14	2	.41	8	..	.31	5
6	126	6	1.54	58	..	1.02	19	..	.46	11	..	.35	8	..	.34	6
7	118	4	1.56	56	..	1.06	19	..	.50	11	..	.39	8	..	.38	7
8	111	3	1.59	53	3	1.09	19	..	.55	10	1	.39	8	..	.41	8
9	107	1	1.65	47	2	1.06	19	..	.61	9	..	.39	8	..	.45	9
10	95	3	1.59	40	1	.99	18	2	.64	8	..	.38	8	1	.49	10
11	72	1	1.30	34	4	.92	13	..	.51	5	..	.26	5	1	.33	11
12	61	3	1.20	26	2	.78	11	1	.47	5	..	.28	4	1	.29	12
13	49	1	1.05	21	..	.70	9	..	.42	4	..	.25	3	1	.23	13
14	39	..	.91	20	2	.73	7	..	.36	4	1	.27	1	..	.08	14
15	33	1	.85	17	1	.68	7	..	.40	3	..	.22	1	1	.09	15
16	23	1	.65	10	..	.44	4	..	.25	1	..	.08	..	..	..	16
17	16	1	.50	8	..	.39	2	..	.13	..	..	..	..	..	..	17
18	14	..	.48	6	1	.32	2	..	.14	..	..	..	..	..	..	18
19	11	1	.42	4	1	.23	1	..	.08	..	..	..	..	..	..	19
20	9	..	.38	3	..	.19	..	..	..	..	..	..	..	..	..	20
21	6	..	.27	3	..	.21	..	..	..	..	..	..	..	..	..	21
22	4	..	.20	3	..	.22	..	..	..	..	..	..	..	..	..	22
23	4	..	.22	3	..	.24	..	..	..	..	..	..	..	..	..	23
24	1	..	.06	1	..	.09	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +15 to +20 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	639	3	2.11	921	7	3.22	863	3	3.19	834	7	3.42	520	1	2.44	1
2	420	6	1.89	645	4	2.97	650	6	3.12	633	1	3.29	386	6	2.47	2
3	374	2	1.72	593	3	2.79	599	2	2.94	585	3	3.16	353	2	2.44	3
4	342	2	1.61	558	1	2.68	559	3	2.80	531	3	3.03	326	3	2.45	4
5	321	2	1.54	520	2	2.55	527	2	2.74	503	3	2.97	312	4	2.50	5
6	309	1	1.48	499	3	2.45	507	5	2.69	477	3	2.96	298	4	2.53	6
7	301	..	1.47	472	2	2.36	484	3	2.61	457	2	3.02	284	4	2.58	7
8	286	1	1.40	455	5	2.28	466	3	2.56	444	3	3.11	276	..	2.70	8
9	282	1	1.38	441	1	2.25	457	4	2.60	435	1	3.26	272	1	2.88	9
10	254	1	1.24	391	..	2.03	412	1	2.43	392	4	3.14	233	3	2.68	10
11	191	..	.96	304	1	1.61	330	2	2.05	307	2	2.61	177	1	2.21	11
12	162	2	.81	275	3	1.49	291	2	1.92	272	2	2.48	156	1	2.11	12
13	130	2	.66	233	1	1.28	240	1	1.68	231	..	2.26	124	1	1.81	13
14	113	1	.59	204	2	1.16	216	1	1.62	206	2	2.18	113	1	1.79	14
15	82	1	.43	167	1	.99	179	2	1.43	163	2	1.87	94	3	1.61	15
16	73	1	.39	129	1	.80	127	1	1.08	129	2	1.61	69	4	1.28	16
17	59	..	.32	99	..	.65	93	2	.85	104	1	1.40	56	3	1.13	17
18	43	..	.24	84	..	.59	76	2	.74	88	2	1.28	42	..	.92	18
19	32	1	.19	68	..	.51	53	..	.56	66	1	1.04	34	2	.82	19
20	22	..	.13	45	..	.36	44	..	.51	53	2	.91	27	1	.71	20
21	7	..	.04	22	..	.19	13	..	.16	17	..	.31	13	1	.38	21
22	4	..	.03	19	..	.17	9	..	.12	9	1	.18	8	..	.26	22
23	3	..	.02	9	..	.09	4	..	.06	5	..	.11	6	..	.21	23
24	..	..	..	5	..	.05	3	..	.05	2	..	.05	4	..	.16	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	298	1	1.91	151	3	1.37	58	..	.71	36	..	.58	24	1	.49	1
2	230	3	2.02	116	..	1.45	44	..	.70	29	1	.59	18	..	.50	2
3	215	1	2.04	108	2	1.49	38	..	.70	27	..	.65	16	..	.51	3
4	194	3	2.02	99	1	1.49	37	1	.74	26	..	.69	15	3	.53	4
5	183	3	2.07	93	3	1.52	35	1	.77	26	..	.76	12	1	.47	5
6	164	6	2.00	87	2	1.52	32	..	.77	25	1	.80	11	..	.47	6
7	153	1	2.02	85	1	1.62	31	1	.82	23	1	.81	11	..	.52	7
8	148	5	2.12	83	1	1.71	28	1	.81	21	4	.82	11	1	.57	8
9	139	2	2.14	81	3	1.82	26	1	.83	16	..	.69	10	2	.57	9
10	127	3	2.12	71	3	1.75	21	1	.74	14	1	.66	8	..	.49	10
11	95	3	1.72	55	1	1.50	16	..	.62	9	..	.46	7	1	.47	11
12	79	..	1.55	48	..	1.44	9	..	.39	7	1	.40	6	..	.43	12
13	73	2	1.56	46	4	1.52	5	..	.24	6	..	.37	5	..	.39	13
14	61	1	1.43	36	..	1.31	5	..	.26	6	..	.40	5	1	.42	14
15	52	4	1.34	31	3	1.25	4	..	.23	4	1	.29	3	..	.28	15
16	36	2	1.02	22	..	.97	4	2	.25	1	..	.08	2	..	.20	16
17	27	..	.84	17	..	.82	1	..	.07	1	..	.08	2	..	.22	17
18	23	..	.79	15	1	.80	1	..	.07	1	..	.09	2	1	.23	18
19	15	..	.57	11	..	.64	..	..	..	1	..	.10	1	..	.13	19
20	12	2	.50	10	..	.63	..	..	..	1	..	.11	1	..	.14	20
21	3	..	.14	2	1	.14	..	..	..	1	..	.12	1	..	.15	21
22	2	..	.10	1	..	.07	..	..	..	1	..	.13	1	..	.16	22
23	1	..	.06	1	..	.08	..	..	..	1	..	.14	1	..	.17	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +25 to +30 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	247	1	.82	503	3	1.76	635	4	2.35	594	1	2.44	368	..	1.73	1
2	153	1	.69	366	5	1.68	462	2	2.22	457	3	2.38	291	1	1.86	2
3	136	..	.63	334	1	1.57	435	1	2.13	419	1	2.26	272	2	1.88	3
4	125	1	.59	311	1	1.49	413	3	2.07	398	2	2.27	255	4	1.91	4
5	117	1	.56	291	2	1.43	394	5	2.05	377	2	2.22	235	..	1.88	5
6	112	..	.54	275	2	1.35	375	2	1.99	362	3	2.24	225	2	1.91	6
7	105	..	.51	265	1	1.33	363	3	1.96	351	..	2.32	215	4	1.96	7
8	103	1	.50	255	4	1.28	352	2	1.94	341	1	2.39	206	3	2.02	8
9	99	..	.49	243	2	1.24	341	..	1.94	335	3	2.51	198	5	2.10	9
10	93	1	.46	230	..	1.20	310	3	1.83	292	2	2.34	173	2	1.99	10
11	71	1	.36	184	2	.98	255	1	1.58	222	3	1.89	129	2	1.61	11
12	62	..	.31	162	..	.87	238	1	1.57	198	8	1.80	113	2	1.53	12
13	55	1	.28	138	..	.76	203	2	1.42	162	4	1.59	96	2	1.40	13
14	43	3	.22	122	..	.70	184	2	1.38	141	..	1.49	89	5	1.41	14
15	32	..	.17	97	1	.57	150	1	1.20	110	3	1.27	74	..	1.27	15
16	21	..	.11	76	2	.47	119	..	1.01	80	1	1.00	58	..	1.07	16
17	20	..	.11	63	..	.42	94	2	.86	61	1	.82	46	..	.92	17
18	15	..	.08	48	..	.34	75	..	.74	47	3	.69	39	1	.85	18
19	10	..	.06	30	1	.23	56	..	.59	36	..	.57	28	..	.67	19
20	8	..	.05	23	1	.18	48	2	.55	29	1	.50	20	2	.53	20
21	4	..	.03	9	..	.08	17	2	.21	15	..	.28	7	2	.20	21
22	3	..	.02	4	..	.04	12	..	.16	9	..	.18	4	..	.13	22
23	3	1	.02	2	1	.02	3	..	.04	6	..	.13	1	..	.04	23
24	..	..	..	1	..	.01	2	..	.03	5	..	.12	1	..	.04	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	235	2	1.50	101	1	.92	54	1	.66	36	1	.58	11	..	.23	1
2	182	..	1.60	74	1	.93	45	1	.71	26	..	.53	11	..	.30	2
3	172	1	1.63	67	..	.92	43	1	.79	24	1	.58	10	..	.32	3
4	163	3	1.70	63	1	.95	40	..	.80	21	..	.55	10	..	.35	4
5	153	5	1.73	62	..	1.01	40	1	.88	21	1	.61	9	..	.35	5
6	143	3	1.74	60	..	1.05	37	1	.89	20	2	.64	9	..	.39	6
7	139	1	1.83	60	1	1.14	35	..	.92	18	..	.64	8	1	.38	7
8	132	3	1.89	58	2	1.19	34	3	.99	18	..	.70	7	..	.36	8
9	124	1	1.91	55	2	1.24	31	..	1.00	18	2	.77	7	..	.40	9
10	109	2	1.82	46	2	1.14	31	2	1.10	13	2	.61	6	..	.37	10
11	85	4	1.54	30	2	.82	25	1	.98	9	2	.46	4	..	.27	11
12	65	2	1.27	25	1	.75	19	..	.82	5	..	.28	4	1	.29	12
13	59	1	1.26	19	1	.63	16	1	.75	4	..	.25	1	..	.08	13
14	55	2	1.29	16	1	.58	14	..	.72	4	..	.27	1	..	.08	14
15	42	1	1.08	11	..	.44	14	2	.79	2	..	.14	1	..	.09	15
16	28	2	.79	7	..	.31	7	..	.43	1	..	.08	1	..	.10	16
17	18	2	.56	6	..	.29	5	1	.33	1	..	.08	1	..	.11	17
18	11	..	.38	6	..	.32	4	1	.29	1	..	.09	1	1	.12	18
19	7	..	.27	6	..	.35	3	..	.23	1	1	.10	..	..	..	19
20	6	1	.25	4	1	.25	3	..	.25	..	..	..	..	..	..	20
21	4	..	.18	3	..	.21	1	..	.09	..	..	..	..	..	..	21
22	2	..	.10	2	..	.15	1	..	.10	..	..	..	..	..	..	22
23	1	..	.06	1	..	.08	1	..	.11	..	..	..	..	..	..	23
24	..	..	..	1	..	.09	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +35 to +45 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	136	..	.45	381	2	1.33	498	..	1.84	1026	1	4.21	1642	5	7.72	1
2	94	..	.42	287	1	1.32	381	1	1.83	793	3	4.12	1278	10	8.18	2
3	85	..	.39	256	..	1.20	349	2	1.71	727	6	3.93	1133	11	7.82	3
4	79	2	.37	232	1	1.11	326	1	1.63	651	5	3.71	995	3	7.46	4
5	72	..	.35	225	2	1.10	305	5	1.59	591	8	3.49	880	12	7.04	5
6	71	..	.34	215	3	1.05	287	3	1.52	539	4	3.34	792	16	6.73	6
7	68	..	.33	206	..	1.03	271	1	1.46	500	5	3.30	699	14	6.36	7
8	68	..	.33	200	3	1.00	262	3	1.44	464	6	3.25	629	14	6.16	8
9	66	1	.32	194	..	.99	253	1	1.44	410	7	3.08	558	6	5.91	9
10	56	..	.27	177	2	.92	224	1	1.32	371	3	2.97	500	14	5.75	10
11	42	..	.21	150	1	.80	167	2	1.04	305	4	2.59	395	7	4.94	11
12	41	1	.21	141	1	.76	147	..	.97	254	5	2.31	338	7	4.56	12
13	31	..	.16	119	1	.65	126	1	.88	200	2	1.96	281	4	4.10	13
14	27	..	.14	102	1	.58	112	1	.84	169	3	1.79	247	7	3.90	14
15	22	..	.12	82	..	.48	88	..	.70	137	..	1.58	215	14	3.68	15
16	17	..	.09	70	..	.43	67	1	.57	106	3	1.33	149	1	2.76	16
17	15	..	.08	60	..	.40	49	1	.45	76	..	1.03	113	4	2.27	17
18	13	..	.07	49	1	.34	41	..	.40	58	2	.85	88	3	1.93	18
19	10	..	.06	36	..	.27	32	..	.34	43	3	.68	71	4	1.70	19
20	7	..	.04	26	..	.21	25	1	.29	27	..	.46	47	1	1.24	20
21	3	..	.02	12	..	.10	8	..	.10	13	..	.24	24	..	.70	21
22	1	..	.01	7	1	.06	6	3	.08	11	1	.22	15	2	.48	22
23	1	..	.01	4	..	.04	2	..	.03	5	..	.11	6	..	.21	23
24	1	..	.01	1	..	.01	2	..	.03	3	..	.07	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1478	14	9.46	761	6	6.93	350	2	4.27	201	6	3.22	104	3	2.13	1
2	1105	9	9.72	601	5	7.51	276	1	4.36	156	5	3.18	81	1	2.23	2
3	974	6	9.25	528	10	7.29	256	2	4.68	143	6	3.43	74	4	2.38	3
4	890	9	9.26	465	8	6.98	222	2	4.46	127	4	3.35	67	3	2.37	4
5	791	14	8.94	396	5	6.45	195	10	4.27	116	1	3.38	57	1	2.22	5
6	707	15	8.63	347	7	6.07	171	4	4.10	109	7	3.50	52	1	2.23	6
7	635	14	8.38	306	7	5.81	148	4	3.91	97	8	3.43	42	9	1.98	7
8	559	8	7.99	276	3	5.69	129	4	3.75	80	7	3.12	31	1	1.60	8
9	499	10	7.68	242	4	5.45	109	3	3.50	65	2	2.79	28	4	1.58	9
10	439	18	7.33	219	9	5.41	93	1	3.29	59	7	2.78	21	2	1.30	10
11	347	8	6.28	160	5	4.35	78	3	3.04	36	1	1.86	15	1	1.00	11
12	299	7	5.86	140	6	4.20	59	3	2.53	33	2	1.87	14	2	1.01	12
13	257	9	5.50	116	11	3.84	45	1	2.12	27	1	1.67	10	1	.78	13
14	220	9	5.15	94	5	3.43	37	5	1.91	23	..	1.54	7	1	.59	14
15	186	9	4.78	74	8	2.97	28	..	1.58	23	..	1.66	6	..	.55	15
16	112	6	3.17	49	5	2.17	18	..	1.11	14	2	1.10	3	..	.30	16
17	83	4	2.59	31	2	1.50	13	1	.87	10	..	.85	3	1	.32	17
18	65	6	2.24	24	1	1.27	12	..	.87	9	2	.83	1	..	.12	18
19	44	2	1.67	15	..	.87	9	2	.70	6	..	.60	1	..	.13	19
20	31	6	1.29	10	3	.63	5	1	.76	5	..	.54	1	..	.14	20
21	15	1	.69	5	1	.34	2	..	.18	3	2	.35	1	1	.15	21
22	10	1	.50	4	1	.30	1	..	.10	..	..	..	..	..	..	22
23	4	..	.22	3	..	.24	1	..	.11	..	..	..	..	..	..	23
24	2	..	.12	1	..	.09	1	..	.12	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +50 to +60 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	187	1	.62	1315	5	4.60	3142	8	11.63	3473	19	14.24	2426	11	11.40	1
2	131	1	.59	924	5	4.25	2308	10	11.08	2623	16	13.64	1898	12	12.15	2
3	114	..	.52	796	4	3.74	2053	19	10.06	2335	9	12.61	1671	17	11.53	3
4	106	..	.50	725	4	3.48	1816	12	9.08	2097	10	11.95	1496	18	11.22	4
5	90	..	.43	651	4	3.19	1596	13	8.30	1878	16	11.08	1328	17	10.62	5
6	81	..	.39	581	1	2.85	1436	4	7.61	1662	20	10.30	1184	20	10.06	6
7	71	1	.35	524	2	2.62	1268	12	6.85	1487	10	9.81	1042	10	9.48	7
8	57	1	.28	467	3	2.34	1113	12	6.12	1336	14	9.35	923	25	9.05	8
9	49	..	.24	423	..	2.16	983	10	5.60	1164	17	8.73	782	16	8.29	9
10	41	..	.20	376	1	1.96	877	7	5.17	1002	15	8.02	682	19	7.84	10
11	32	..	.16	335	2	1.78	739	9	4.58	808	10	6.87	562	13	7.03	11
12	27	2	.14	296	5	1.60	636	6	4.20	693	10	6.31	480	11	6.48	12
13	25	..	.13	258	3	1.42	531	5	3.72	572	17	5.61	402	13	5.87	13
14	24	..	.12	226	3	1.29	461	8	3.46	483	12	5.12	343	19	5.42	14
15	20	..	.11	188	1	1.11	397	5	3.18	394	10	4.53	282	12	4.82	15
16	17	1	.09	155	4	.96	310	4	2.64	299	2	3.74	199	7	3.68	16
17	12	..	.07	123	..	.81	250	4	2.28	247	6	3.33	157	2	3.16	17
18	9	..	.05	102	..	.71	197	1	1.93	190	4	2.77	131	6	2.87	18
19	7	..	.04	76	1	.57	149	5	1.58	148	7	2.34	98	11	2.35	19
20	4	..	.02	60	2	.48	105	2	1.21	100	3	1.71	65	4	1.72	20
21	2	..	.01	23	2	.20	41	1	.51	45	2	.83	32	1	.93	21
22	1	..	.01	13	..	.12	27	1	.36	25	..	.50	19	..	.61	22
23	..	..	..	8	..	.08	12	..	.18	16	..	.35	7	2	.25	23
24	..	..	..	3	..	.03	6	..	.09	5	1	.12	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Year
1	1451	9	9.29	735	9	6.69	320	9	3.90	180	4	2.88	63	..	1.29	1
2	1100	13	9.68	568	6	7.10	251	3	3.97	137	2	2.79	52	4	1.43	2
3	974	15	9.25	501	11	6.91	230	4	4.21	123	5	2.95	43	..	1.38	3
4	850	12	8.84	439	7	6.59	206	2	4.14	114	5	3.01	41	2	1.45	4
5	745	16	8.42	402	6	6.55	184	4	4.03	99	2	2.88	36	1	1.40	5
6	655	9	7.99	360	7	6.30	163	11	3.91	89	3	2.86	33	..	1.42	6
7	579	13	7.64	328	10	6.23	142	4	3.75	79	4	2.80	29	2	1.37	7
8	507	11	7.25	286	10	5.89	121	3	3.52	67	4	2.61	26	3	1.34	8
9	437	10	6.73	254	10	5.72	110	4	3.53	59	3	2.53	23	1	1.30	9
10	393	10	6.56	220	11	5.43	96	5	3.40	48	4	2.26	21	3	1.30	10
11	329	15	5.95	158	3	4.30	63	3	2.46	35	..	1.81	12	3	.80	11
12	273	5	5.35	129	6	3.87	44	3	1.89	27	2	1.53	9	1	.65	12
13	234	6	5.01	104	7	3.44	29	3	1.37	20	1	1.23	6	..	.47	13
14	191	6	4.47	83	5	3.03	22	1	1.14	15	1	1.00	6	..	.51	14
15	161	4	4.14	64	5	2.57	15	..	.85	13	2	.94	6	..	.55	15
16	112	6	3.17	30	2	1.33	9	2	.56	4	..	.31	5	1	.50	16
17	91	4	2.84	23	2	1.12	4	..	.27	4	..	.34	4	1	.43	17
18	75	5	2.58	19	..	1.01	3	..	.22	4	..	.37	1	1	.12	18
19	58	2	2.20	15	1	.87	3	..	.23	4	3	.40	..	..	..	19
20	46	4	1.92	11	..	.70	3	..	.25	1	1	.11	..	..	..	20
21	16	3	.73	5	1	.34	3	1	.28	..	..	..	..	..	..	21
22	7	2	.35	1	..	.07	1	..	.10	..	..	..	..	..	..	22
23	4	1	.22	..	..	..	1	1	.11	..	..	..	..	..	..	23
24	1	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	24

TABLE I (Continued)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +65 to +80 Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	304	1	1.00	754	3	2.64	997	2	3.69	946	6	3.88	713	1	3.35	1
2	211	..	.95	546	..	2.51	770	6	3.70	711	3	3.70	569	5	3.64	2
3	172	..	.79	473	..	2.22	674	2	3.30	638	1	3.45	526	12	3.63	3
4	159	..	.75	424	5	2.04	591	1	2.96	568	2	3.24	462	5	3.47	4
5	145	..	.70	377	3	1.85	538	5	2.80	523	8	3.09	421	9	3.37	5
6	128	..	.61	339	4	1.66	485	1	2.57	460	4	2.85	379	2	3.22	6
7	107	..	.52	301	2	1.51	427	1	2.31	418	6	2.76	346	9	3.15	7
8	94	..	.46	270	2	1.35	385	3	2.12	370	5	2.59	300	15	2.94	8
9	82	..	.40	241	2	1.23	343	5	1.96	329	5	2.47	264	5	2.80	9
10	73	..	.36	210	..	1.09	292	3	1.72	290	7	2.32	231	8	2.66	10
11	66	..	.33	189	3	1.00	252	1	1.56	239	5	2.03	178	5	2.23	11
12	55	1	.28	173	1	.93	220	3	1.45	211	8	1.92	145	6	1.96	12
13	42	..	.21	143	2	.79	192	2	1.34	171	2	1.68	125	2	1.83	13
14	37	..	.19	124	3	.71	170	3	1.28	148	7	1.57	110	7	1.74	14
15	34	..	.18	99	2	.58	146	2	1.17	126	4	1.45	92	2	1.57	15
16	24	..	.13	78	..	.48	104	..	.88	89	2	1.11	72	5	1.33	16
17	22	1	.12	64	4	.42	82	1	.75	75	2	1.01	56	5	1.13	17
18	16	..	.09	50	..	.35	73	2	.72	61	..	.89	45	..	.99	18
19	11	..	.06	38	..	.29	49	..	.52	47	..	.74	34	3	.82	19
20	6	..	.04	27	..	.22	36	..	.41	40	3	.68	28	2	.74	20
21	1	..	.01	12	1	.10	17	..	.21	14	..	.26	11	2	.32	21
22	..	..	..	7	..	.06	8	..	.11	10	..	.20	8	..	.26	22
23	..	..	..	6	..	.06	8	..	.12	4	1	.09	4	1	.14	23
24	..	..	..	2	..	.02	4	..	.06	2	..	.05	2	..	.08	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	362	2	2.32	193	1	1.76	86	..	1.05	46	2	.74	14	..	.29	1
2	291	6	2.56	148	3	1.85	68	..	1.07	40	..	.82	14	..	.39	2
3	265	5	2.52	131	2	1.81	64	1	1.17	40	1	.96	13	..	.42	3
4	234	4	2.43	127	1	1.91	57	..	1.15	36	2	.95	13	5	.46	4
5	213	4	2.41	119	..	1.94	50	2	1.10	34	2	.99	8	..	.31	5
6	196	3	2.39	111	4	1.94	46	3	1.10	32	3	1.03	8	..	.34	6
7	168	13	2.22	96	7	1.82	38	1	1.00	27	2	.96	8	..	.38	7
8	140	1	2.00	82	3	1.69	32	2	.93	25	1	.98	8	..	.41	8
9	129	6	1.99	74	2	1.67	30	3	.96	23	2	.99	8	2	.45	9
10	115	3	1.92	63	3	1.56	27	1	.96	20	2	.94	4	..	.25	10
11	91	2	1.65	49	2	1.33	23	1	.90	12	1	.62	2	1	.13	11
12	86	1	1.69	41	4	1.23	18	1	.77	9	1	.51	1	..	.07	12
13	81	6	1.73	33	3	1.09	12	..	.57	6	1	.37	1	..	.08	13
14	65	3	1.52	22	1	.80	9	1	.46	5	..	.33	1	..	.08	14
15	50	7	1.29	20	..	.80	7	1	.40	5	1	.36	1	..	.09	15
16	32	2	.91	15	3	.66	4	..	.25	3	..	.23	..	..	..	16
17	25	1	.78	10	1	.49	3	..	.20	1	..	.08	..	..	..	17
18	18	4	.62	8	1	.42	1	..	.07	1	..	.09	..	..	..	18
19	11	1	.42	6	1	.35	1	..	.08	1	..	.10	..	..	..	19
20	10	..	.42	4	..	.25	1	..	.08	1	..	.11	..	..	..	20
21	6	..	.27	3	1	.21	..	..	..	1	1	.12	..	..	..	21
22	4	..	.20	2	..	.15	..	..	..	..	..	..	..	..	..	22
23	4	..	.22	1	1	.08	..	..	..	..	..	..	..	..	..	23
24	2	2	.12	..	..	..	..	..	..	..	..	..	..	..	..	24



TABLE I (Concluded)

## MEN

## INFLUENCE OF BUILD ON MORTALITY

Height 5 Feet 11 Inches to 6 Feet 2 Inches Inclusive. Weight +85 and more Pounds

Ages at Entry 20-24				25-29			30-34			35-39			40-44			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	54	..	.18	122	..	.43	167	..	.62	139	..	.57	116	..	.55	1
2	37	1	.17	95	..	.44	129	..	.62	118	1	.61	94	2	.60	2
3	30	..	.14	80	..	.38	105	..	.51	111	..	.60	85	..	.59	3
4	24	..	.11	72	..	.35	99	1	.50	101	..	.58	84	..	.63	4
5	21	..	.10	64	..	.31	89	1	.46	96	4	.57	75	1	.60	5
6	18	..	.09	57	..	.28	77	1	.41	86	1	.53	68	3	.58	6
7	17	..	.08	50	..	.25	72	..	.39	77	2	.51	59	4	.54	7
8	15	..	.07	44	..	.22	65	1	.36	71	3	.50	52	4	.51	8
9	13	1	.06	44	..	.22	61	1	.35	64	1	.48	46	2	.49	9
10	10	..	.05	39	..	.20	53	1	.31	58	3	.46	39	3	.45	10
11	9	..	.05	34	..	.18	47	1	.29	46	1	.39	29	2	.36	11
12	9	..	.05	26	1	.14	39	..	.26	40	1	.36	26	..	.35	12
13	9	..	.05	20	1	.11	34	..	.24	30	1	.29	22	1	.32	13
14	9	..	.05	19	..	.11	32	..	.24	26	1	.28	20	2	.32	14
15	6	..	.03	13	..	.08	24	..	.19	21	..	.24	17	..	.29	15
16	4	..	.02	10	..	.06	19	..	.16	16	..	.20	12	..	.22	16
17	3	..	.02	8	..	.05	18	..	.16	13	..	.18	12	1	.24	17
18	3	..	.02	7	..	.05	12	1	.12	12	3	.18	7	1	.15	18
19	2	..	.01	6	..	.05	9	1	.10	9	..	.14	5	..	.12	19
20	1	..	.01	4	..	.03	8	2	.09	8	..	.14	5	..	.13	20
21	1	..	.01	1	..	.01	3	..	.04	5	..	.09	2	1	.06	21
22	1	1	.01	1	..	.01	1	..	.01	4	..	.08	1	1	.03	22
23	..	..	..	1	..	.01	1	..	.01	4	..	.09	..	..	..	23
24	..	..	..	1	..	.01	..	..	..	1	..	.02	..	..	..	24

Ages at Entry 45-49				50-53			54-56			57-59			60-62			Insurance Year
Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	
1	69	1	.44	31	..	.28	17	..	.21	7	1	.11	2	..	.04	1
2	48	1	.42	25	..	.31	15	..	.24	5	..	.10	2	1	.06	2
3	45	..	.43	21	..	.29	15	..	.27	5	..	.12	1	..	.03	3
4	40	..	.42	17	..	.26	14	1	.28	4	..	.11	1	..	.04	4
5	37	1	.42	15	1	.24	13	..	.28	4	..	.12	1	..	.04	5
6	35	1	.43	13	1	.23	13	..	.31	4	..	.13	1	..	.04	6
7	34	1	.45	12	1	.23	13	..	.34	4	..	.14	1	..	.05	7
8	31	1	.44	10	..	.21	12	..	.35	4	2	.16	1	..	.05	8
9	27	3	.42	10	..	.23	12	..	.39	2	..	.09	1	..	.06	9
10	22	..	.37	9	2	.22	10	2	.35	2	..	.09	1	1	.06	10
11	14	1	.25	5	1	.14	6	..	.23	2	..	.10	..	..	..	11
12	9	..	.18	4	1	.12	6	1	.26	2	1	.11	..	..	..	12
13	8	..	.17	2	..	.07	5	..	.24	1	..	.06	..	..	..	13
14	8	..	.19	2	..	.07	3	1	.15	1	..	.07	..	..	..	14
15	7	..	.18	2	..	.08	2	..	.11	1	..	.07	..	..	..	15
16	5	..	.14	1	1	.04	2	..	.12	1	..	.08	..	..	..	16
17	3	..	.09	..	..	..	2	..	.13	1	..	.08	..	..	..	17
18	3	..	.10	..	..	..	1	..	.07	..	..	..	..	..	..	18
19	3	..	.11	..	..	..	1	1	.08	..	..	..	..	..	..	19
20	2	..	.08	..	..	..	..	..	..	..	..	..	..	..	..	20
21	1	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	21
22	1	..	.05	..	..	..	..	..	..	..	..	..	..	..	..	22
23	1	..	.06	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24

**TABLE II**  
**MEN**  
**INFLUENCE OF BUILD ON MORTALITY**  
**Height 5 Feet 3 Inches to 6 Feet 2 Inches Inclusive—All Policy Years Combined**

Variation from Average Weight in Pounds	AGES AT ENTRY											
	20-24				25-29				30-34			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
—50 and more	26	..	.53	..	70	2	1.52	132	154	6	5.23	115
—35 to —45	1366	48	37.01	130	5091	212	170.28	125	10079	445	406.48	109
—25 to —30	20265	758	566.11	134	49366	1880	1633.78	115	63540	2662	2464.11	108
—15 to —20	97578	3031	2633.80	115	73062	2596	2392.56	109	22573	965	967.68	100
—10	7660	263	254.04	104	6631	262	278.57	94	5790	297	272.77	109
—5	5406	216	195.08	111	6838	283	273.79	103	5452	258	262.34	98
Average	5132	182	183.94	99	6551	247	265.20	93	5014	251	237.01	106
+5	4246	148	145.18	102	4964	171	194.29	88	4226	201	196.38	102
+10	3227	95	106.33	89	3805	145	146.46	99	3220	146	153.23	95
+15 to +20	3409	105	109.34	96	4646	163	181.11	90	4600	191	220.71	87
+25 to +30	1315	45	43.06	105	2317	107	94.57	113	2756	168	132.78	127
+35 to +45	753	23	24.21	95	2747	105	95.71	110	7777	338	290.99	116
+50 to +60	1591	44	39.51	111	6774	232	207.14	112	10631	506	380.90	133
+65 to +80	776	18	20.51	88	2016	86	64.78	133	2812	151	110.01	137
+85 and more	112	6	3.32	181	277	5	8.63	58	392	32	16.71	192
Total	152862	4982	4361.97	114	175155	6496	6008.39	108	149016	6617	6117.33	108

Variation from Average Weight in Pounds	AGES AT ENTRY											
	35-39				40-44				45-49			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
—50 and more	308	11	15.36	72	337	37	23.93	155	343	36	29.97	120
—35 to —45	10294	544	511.53	106	12318	835	833.03	100	8526	705	762.04	93
—25 to —30	42050	2057	2044.56	101	19303	1213	1280.13	95	8715	688	796.59	86
—15 to —20	7708	464	451.03	103	4589	326	373.35	87	2395	265	268.66	99
—10	3922	231	240.09	96	2441	159	200.03	79	1289	136	143.16	95
—5	3802	197	230.30	86	2342	175	193.39	90	1290	148	148.93	99
Average	3555	205	214.43	96	2148	177	178.28	99	1127	130	130.31	100
+5	3093	204	182.01	112	1932	148	162.83	91	1035	111	119.34	93
+10	2736	143	166.46	86	1627	135	138.61	97	1010	135	120.49	112
+15 to +20	4035	245	241.58	101	2665	241	218.82	110	1611	211	192.71	109
+25 to +30	2512	178	150.43	118	1640	161	139.30	116	1978	226	201.87	112
+35 to +45	11345	699	519.89	134	13134	1137	784.88	145	9106	1012	743.84	136
+50 to +60	11364	744	498.07	149	7333	729	446.14	163	4762	583	395.98	147
+65 to +80	2656	226	127.02	178	1817	266	120.79	220	1154	178	109.09	163
+85 and more	382	61	20.94	291	308	62	21.56	288	189	34	16.78	203
Total	109762	6209	5613.70	111	73934	5801	5115.07	113	44530	4598	4179.76	110

TABLE II (Concluded)

**MEN**  
**INFLUENCE OF BUILD ON MORTALITY**

Height 5 Feet 3 Inches to 6 Feet 2 Inches Inclusive—All Policy Years Combined

Variation from Average Weight in Pounds	AGES AT ENTRY											
	50-53				54-56				57-59			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
-50 and more	183	16	24.04	67	137	26	24.74	105	82	21	20.91	100
-35 to -45	4714	530	593.24	89	2696	393	448.38	88	1742	291	364.83	80
-25 to -30	2848	349	360.35	97	794	129	142.73	90	418	85	104.16	82
-15 to -20	999	147	160.87	91	488	97	103.97	93	285	66	87.41	76
-10	625	93	101.24	92	278	61	68.63	89	166	43	42.71	101
-5	571	89	100.61	88	253	48	53.91	89	163	48	48.02	100
Average	536	88	88.70	99	246	41	58.44	70	148	37	45.38	82
+5	472	84	71.73	117	235	49	51.13	96	138	37	37.15	100
+10	468	85	77.58	110	207	36	47.46	76	102	30	24.70	121
+15 to +20	733	140	115.96	121	351	96	78.73	122	211	67	51.12	131
+25 to +30	1032	147	140.34	105	518	111	96.03	116	297	82	72.09	114
+35 to +45	4808	753	557.88	135	2423	441	379.67	116	1450	344	290.67	118
+50 to +60	2285	431	280.75	154	927	210	152.21	138	511	135	97.83	138
+65 to +80	512	111	64.99	171	212	49	40.19	122	123	44	27.12	162
+85 and more	69	19	7.58	251	27	9	6.26	144	14	4	3.04	132
Total	20855	3082	2745.86	112	9792	1796	1752.48	102	5850	1334	1317.14	101

Variation from Average Weight in Pounds	AGES AT ENTRY				TOTAL—AGES AT ENTRY, 20-62 INCLUSIVE			
	60-62							
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
-50 and more	45	10	14.21	70	1685	165	160.44	103
-35 to -45	911	196	247.83	79	57737	4199	4374.65	96
-25 to -30	187	52	49.82	104	207486	9873	9442.34	105
-15 to -20	128	40	42.08	95	209805	7997	7481.41	107
-10	92	29	35.81	81	28894	1574	1637.05	96
-5	69	18	22.47	80	26186	1480	1528.84	97
Average	68	23	20.10	114	24525	1381	1421.79	97
+5	71	23	27.60	83	20412	1176	1187.64	99
+10	51	20	18.17	110	16453	970	999.49	97
+15 to +20	102	38	33.14	115	22363	1497	1443.22	104
+25 to +30	155	42	51.59	81	14520	1267	1122.06	113
+35 to +45	752	209	187.82	111	54295	5061	3875.56	131
+50 to +60	239	83	64.63	128	46417	3697	2563.16	144
+65 to +80	41	15	10.70	140	12119	1144	695.20	165
+85 and more	5	4	.80	500	1775	236	105.62	223
Total	2916	802	826.77	97	744672	41717	38038.47	110

**TABLE III**  
**MEN**  
**INFLUENCE OF BUILD ON MORTALITY**  
**RELATIVE MORTALITY BY POLICY YEARS**

Ages at Entry 20 to 29, Inclusive

Policy Years	Underweights -25 and more pounds			Normal Weights -20 to +20 pounds			Overweights +25 to +45 pounds			Overweights +50 and more pounds			Total		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
1	309	262.32	118	820	790.72	104	25	24.56	102	43	39.92	108	1197	1117.52	107
2	320	262.46	122	871	769.35	113	23	22.92	100	34	37.41	91	1248	1092.14	114
3	288	233.67	123	810	691.28	117	16	21.16	76	22	33.23	66	1136	979.34	116
4	272	211.56	129	683	624.37	109	19	19.62	97	21	29.97	70	995	885.52	112
5	235	189.92	124	611	571.64	107	23	18.68	123	40	27.33	146	909	807.57	113
1-5	1424	1159.93	123	3795	3447.36	110	106	106.94	99	160	167.86	95	5485	4882.09	112
6-10	827	680.26	122	2303	2179.01	106	89	81.36	109	94	98.64	95	3313	3039.27	109
11-15	434	362.68	120	1220	1150.59	106	49	46.11	106	95	52.12	182	1798	1611.50	112
16-24	215	206.36	104	589	582.73	101	36	23.14	156	42	25.27	166	882	837.50	105
Total	2900	2409.23	120	7907	7359.69	107	280	257.55	109	391	343.89	114	11478	10370.36	111

Ages at Entry 30 to 49, Inclusive

Policy Years	Underweights -25 and more pounds			Normal Weights -20 to +20 pounds			Overweights +25 to +45 pounds			Overweights +50 and more pounds			Total		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
1	718	751.55	96	472	452.36	104	230	236.17	97	191	193.80	99	1611	1633.88	99
2	854	759.46	112	455	448.28	101	216	240.62	90	222	195.32	114	1747	1643.68	106
3	795	701.79	113	418	430.46	97	263	228.89	115	215	183.52	117	1691	1544.66	109
4	743	659.53	113	438	414.98	106	258	217.90	118	194	172.40	113	1633	1464.81	111
5	711	614.86	116	386	409.84	94	249	209.15	119	230	163.94	140	1576	1397.79	113
1-5	3821	3487.19	110	2169	2155.92	101	1216	1132.73	107	1052	908.98	116	8258	7684.82	107
6-10	2667	2580.65	103	2010	2047.02	98	1261	919.00	137	1173	686.81	171	7111	6233.48	114
11-15	1711	1835.08	93	1503	1513.79	99	913	596.34	153	874	439.74	199	5001	4384.95	114
16-24	1040	1270.04	82	813	908.20	90	529	315.91	167	473	228.46	207	2855	2722.61	105
Total	9239	9172.96	101	6495	6624.93	98	3919	2963.98	132	3572	2263.99	158	23225	21025.86	110

Ages at Entry 50 to 62, Inclusive

Policy Years	Underweights -25 and more pounds			Normal Weights -20 to +20 pounds			Overweights +25 to +45 pounds			Overweights +50 and more pounds			Total		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
1	168	174.06	97	96	96.53	99	120	135.59	89	66	56.52	117	450	462.70	97
2	168	179.66	94	86	101.44	85	149	143.38	104	64	61.01	105	467	485.49	96
3	151	181.75	83	110	106.74	103	167	147.40	113	85	62.55	136	513	498.44	103
4	167	175.17	95	107	107.29	100	153	141.39	108	74	60.91	121	501	484.76	103
5	143	168.16	85	103	110.23	93	151	137.26	110	93	59.90	155	490	475.55	103
1-5	797	878.80	91	502	522.23	96	740	705.02	105	382	300.89	127	2421	2406.94	101
6-10	692	762.58	91	580	602.50	96	749	599.45	125	417	262.98	159	2438	2227.51	109
11-15	404	491.83	82	400	397.75	101	460	336.10	137	236	142.83	165	1500	1368.51	110
16-24	205	262.03	78	191	192.34	99	180	135.52	133	79	49.40	160	655	639.29	102
Total	2098	2395.24	88	1673	1714.82	98	2129	1776.09	120	1114	756.10	147	7014	6642.25	106

**TABLE IV**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 20 to 24 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	..	..	..	..	100	..	2.83	..	2538	76	71.56	106
5 ft. 7 in. to 5 ft. 10 in.	11	..	.27	..	435	9	12.47	72	9654	379	274.50	138
5 ft. 11 in. to 6 ft. 2 in.	15	..	.26	..	831	39	21.71	180	8073	303	220.05	138
Total	26	..	.53	..	1366	48	37.01	130	20265	758	566.11	134

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	13106	318	358.85	89	2128	72	68.18	106	1166	37	42.28	88
5 ft. 7 in. to 5 ft. 10 in.	58462	1846	1592.77	116	4592	164	151.51	108	3328	142	120.32	118
5 ft. 11 in. to 6 ft. 2 in.	26010	867	682.18	127	940	27	34.35	79	912	37	32.48	114
Total	97578	3031	2633.80	115	7660	263	254.04	104	5406	216	195.08	111

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1216	31	44.58	70	885	23	28.11	82	638	17	20.42	83
5 ft. 7 in. to 5 ft. 10 in.	3000	107	107.53	100	2643	95	92.27	103	2020	64	67.12	95
5 ft. 11 in. to 6 ft. 2 in.	916	44	31.83	138	718	30	24.80	121	569	14	18.79	75
Total	5132	182	183.94	99	4246	148	145.18	102	3227	95	106.33	89

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	627	16	20.47	78	190	6	6.02	100	270	10	8.08	124
5 ft. 7 in. to 5 ft. 10 in.	2143	62	68.22	91	878	27	29.43	92	347	9	11.33	79
5 ft. 11 in. to 6 ft. 2 in.	639	27	20.65	131	247	12	7.61	158	136	4	4.80	83
Total	3409	105	109.34	96	1315	45	43.06	105	753	23	24.21	95

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	395	8	9.23	87	64	2	1.72	116	12	2	.42	476
5 ft. 7 in. to 5 ft. 10 in.	1009	29	25.21	115	408	13	10.61	123	46	1	1.52	66
5 ft. 11 in. to 6 ft. 2 in.	187	7	5.07	138	304	3	8.18	37	54	3	1.38	217
Total	1591	44	39.51	111	776	18	20.51	88	112	6	3.32	181

**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 25 to 29 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1	..	.00	..	195	5	6.95	72	4264	161	145.73	110
5 ft. 7 in. to 5 ft. 10 in.	19	1	.40	250	2129	84	72.86	115	27877	1049	943.17	111
5 ft. 11 in. to 6 ft. 2 in.	50	1	1.12	89	2767	123	90.47	136	17225	670	544.88	123
Total	70	2	1.52	132	5091	212	170.28	125	49366	1880	1633.78	115

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	11790	421	396.77	106	1311	39	56.84	69	1506	56	60.99	92
5 ft. 7 in. to 5 ft. 10 in.	44429	1596	1469.12	109	4130	160	173.45	92	4032	182	162.71	112
5 ft. 11 in. to 6 ft. 2 in.	16843	579	526.67	110	1190	63	48.28	130	1300	45	50.09	90
Total	73062	2596	2392.56	109	6631	262	278.57	94	6838	283	273.79	103

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1459	63	59.84	105	1070	31	43.54	71	848	26	32.86	79
5 ft. 7 in. to 5 ft. 10 in.	3863	131	156.17	84	2971	102	115.30	88	2262	87	87.07	100
5 ft. 11 in. to 6 ft. 2 in.	1229	53	49.19	108	923	38	35.45	107	695	32	26.53	121
Total	6551	247	265.20	93	4964	171	194.29	88	3805	145	146.46	99

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	891	33	35.26	94	412	23	17.42	132	1312	34	39.59	86
5 ft. 7 in. to 5 ft. 10 in.	2834	93	110.33	84	1402	55	57.15	96	1054	51	39.94	128
5 ft. 11 in. to 6 ft. 2 in.	921	37	35.52	104	503	29	20.00	145	381	20	16.18	124
Total	4646	163	181.11	90	2317	107	94.57	113	2747	105	95.71	110

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1066	33	31.62	104	173	4	6.11	65	26	..	.92	..
5 ft. 7 in. to 5 ft. 10 in.	4393	147	133.17	110	1089	45	34.56	130	129	3	3.73	80
5 ft. 11 in. to 6 ft. 2 in.	1315	52	42.35	123	754	37	24.11	153	122	2	3.98	50
Total	6774	232	207.14	112	2016	86	64.78	133	277	5	8.63	58

**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 30 to 34 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	..	..	..	..	378	18	15.48	116	5961	261	243.30	107
5 ft. 7 in. to 5 ft. 10 in.	39	..	1.20	..	4140	182	177.08	103	38063	1608	1505.16	107
5 ft. 11 in. to 6 ft. 2 in.	115	6	4.03	149	5561	245	213.92	115	19516	793	715.65	111
Total	154	6	5.23	115	10079	445	406.48	109	63540	2662	2464.11	108

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	6088	230	255.54	90	1188	62	57.61	108	1239	47	56.99	82
5 ft. 7 in. to 5 ft. 10 in.	14722	654	622.84	105	3500	179	164.66	109	3176	162	155.51	104
5 ft. 11 in. to 6 ft. 2 in.	1763	81	89.30	91	1102	56	50.50	111	1037	49	49.84	98
Total	22573	965	967.68	100	5790	297	272.77	109	5452	258	262.34	98

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1116	60	51.47	117	959	48	44.53	108	702	25	33.23	78
5 ft. 7 in. to 5 ft. 10 in.	2962	141	142.60	99	2524	117	118.15	99	1886	89	88.80	100
5 ft. 11 in. to 6 ft. 2 in.	936	50	42.94	116	743	36	33.70	107	632	32	31.20	103
Total	5014	251	237.01	106	4226	201	196.38	102	3220	146	153.23	95

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	893	32	43.76	73	483	27	23.16	117	2804	118	103.33	114
5 ft. 7 in. to 5 ft. 10 in.	2844	114	136.44	84	1638	103	77.80	132	4475	192	165.16	116
5 ft. 11 in. to 6 ft. 2 in.	863	45	40.51	111	635	38	31.82	119	498	28	22.50	124
Total	4600	191	220.71	87	2756	168	132.78	127	7777	338	290.99	116

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1379	78	50.88	153	259	14	9.43	148	39	2	1.70	118
5 ft. 7 in. to 5 ft. 10 in.	6110	270	218.60	124	1556	94	62.87	150	186	19	8.57	222
5 ft. 11 in. to 6 ft. 2 in.	3142	158	111.42	142	997	43	37.71	114	167	11	6.44	171
Total	10631	506	380.90	133	2812	151	110.01	137	392	32	16.71	192

**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 35 to 39 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	7	..	.12	..	998	62	53.22	116	5789	276	302.26	91
5 ft. 7 in. to 5 ft. 10 in.	43	1	2.27	44	3693	216	196.05	110	27116	1348	1328.67	101
5 ft. 11 in. to 6 ft. 2 in.	258	10	12.97	77	5603	266	262.26	101	9145	433	413.63	105
Total	308	11	15.36	72	10294	544	511.53	106	42050	2057	2044.56	101

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1871	107	103.63	103	898	51	54.48	94	818	41	49.98	82
5 ft. 7 in. to 5 ft. 10 in.	4593	273	274.60	99	2332	143	146.00	98	2284	122	143.90	85
5 ft. 11 in. to 6 ft. 2 in.	1244	84	72.80	115	692	37	39.61	93	700	34	36.42	93
Total	7708	464	451.03	103	3922	231	240.09	96	3802	197	230.30	86

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	768	55	45.06	122	623	50	35.67	140	508	30	32.39	93
5 ft. 7 in. to 5 ft. 10 in.	2121	117	130.31	90	1903	124	114.21	109	1707	92	104.13	88
5 ft. 11 in. to 6 ft. 2 in.	666	33	39.06	84	567	30	32.13	93	521	21	29.94	70
Total	3555	205	214.43	96	3093	204	182.01	112	2736	143	166.46	86

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	790	53	50.73	104	403	23	23.67	97	4016	244	182.89	133
5 ft. 7 in. to 5 ft. 10 in.	2411	145	141.20	103	1515	113	91.06	124	6303	384	286.38	134
5 ft. 11 in. to 6 ft. 2 in.	834	47	49.65	95	594	42	35.70	118	1026	71	50.62	140
Total	4035	245	241.58	101	2512	178	150.43	118	11345	699	519.89	134

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1135	76	46.60	163	177	16	9.13	175	27	5	1.28	391
5 ft. 7 in. to 5 ft. 10 in.	6756	438	297.61	147	1533	129	73.86	175	216	34	11.57	294
5 ft. 11 in. to 6 ft. 2 in.	3473	230	153.86	149	946	81	44.03	184	139	22	8.09	272
Total	11364	744	498.07	149	2656	226	127.02	178	382	61	20.94	291



**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 40 to 44 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	5	1	1.10	91	651	47	50.15	94	3532	229	241.88	95
5 ft. 7 in. to 5 ft. 10 in.	111	13	7.65	170	7172	469	490.26	96	11653	730	770.39	95
5 ft. 11 in. to 6 ft. 2 in.	221	23	15.18	152	4495	319	292.62	109	4118	254	267.86	95
Total	337	37	23.93	155	12318	835	833.03	100	19303	1213	1280.13	95

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	985	69	84.78	81	545	33	47.05	70	532	46	45.61	101
5 ft. 7 in. to 5 ft. 10 in.	2795	207	223.07	93	1451	99	119.31	83	1397	96	115.09	83
5 ft. 11 in. to 6 ft. 2 in.	809	50	65.50	76	445	27	33.67	80	413	33	32.69	101
Total	4589	326	373.35	87	2441	159	200.03	79	2342	175	193.39	90

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	517	42	40.79	103	420	32	35.71	90	372	40	33.66	119
5 ft. 7 in. to 5 ft. 10 in.	1220	94	102.81	91	1142	84	99.21	85	928	72	78.66	92
5 ft. 11 in. to 6 ft. 2 in.	411	41	34.68	118	370	32	27.91	115	327	23	26.29	87
Total	2148	177	178.28	99	1932	148	162.83	91	1627	135	138.61	97

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	592	53	50.05	106	364	31	31.63	98	3591	294	216.45	136
5 ft. 7 in. to 5 ft. 10 in.	1553	142	127.70	111	908	91	76.76	119	7901	684	466.75	147
5 ft. 11 in. to 6 ft. 2 in.	520	46	41.07	112	368	39	30.91	126	1642	159	101.68	156
Total	2665	241	218.82	110	1640	161	139.30	116	13134	1137	784.88	145

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	991	115	66.04	174	179	34	12.38	275	27	3	1.40	214
5 ft. 7 in. to 5 ft. 10 in.	3916	348	233.19	149	925	121	61.04	198	165	31	12.03	258
5 ft. 11 in. to 6 ft. 2 in.	2426	266	146.91	181	713	111	47.37	234	116	28	8.13	344
Total	7333	729	446.14	163	1817	266	120.79	220	308	62	21.56	288

**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 45 to 49 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	23	2	1.93	104	1355	108	129.27	84	1352	97	125.68	77
5 ft. 7 in. to 5 ft. 10 in.	57	8	5.12	156	3847	349	337.66	103	6032	486	549.35	88
5 ft. 11 in. to 6 ft. 2 in.	263	26	22.92	113	3324	248	295.11	84	1331	105	121.56	86
Total	343	36	29.97	120	8526	705	762.04	93	8715	688	796.59	86

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	518	52	64.61	80	282	30	31.01	97	323	49	36.03	136
5 ft. 7 in. to 5 ft. 10 in.	1430	157	159.99	98	745	80	85.29	94	754	75	89.21	84
5 ft. 11 in. to 6 ft. 2 in.	447	56	44.06	127	262	26	26.86	97	213	24	23.69	101
Total	2395	265	268.66	99	1289	136	143.16	95	1290	148	148.93	99

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	244	34	26.64	128	216	24	27.40	88	207	33	21.74	152
5 ft. 7 in. to 5 ft. 10 in.	685	74	79.74	93	630	66	71.85	92	597	71	75.32	94
5 ft. 11 in. to 6 ft. 2 in.	198	22	23.93	92	189	21	20.09	105	206	31	23.43	132
Total	1127	130	130.31	100	1035	111	119.34	93	1010	135	120.49	112

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	295	37	35.91	103	1070	111	99.07	112	2029	232	169.01	137
5 ft. 7 in. to 5 ft. 10 in.	1018	132	124.72	106	673	79	76.42	103	5599	595	448.13	133
5 ft. 11 in. to 6 ft. 2 in.	298	42	32.08	131	235	36	26.38	136	1478	185	126.70	146
Total	1611	211	192.71	109	1978	226	201.87	112	9106	1012	743.84	136

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	403	53	37.37	142	92	14	8.30	169	13	3	1.20	250
5 ft. 7 in. to 5 ft. 10 in.	2908	349	237.97	147	700	88	66.19	133	107	21	9.69	217
5 ft. 11 in. to 6 ft. 2 in.	1451	181	120.64	150	362	76	34.60	220	69	10	5.89	170
Total	4762	583	395.98	147	1154	178	109.09	163	189	34	16.78	203

**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 50 to 53 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	3	1	.24	417	594	50	78.94	63	632	85	87.18	97
5 ft. 7 in. to 5 ft. 10 in.	57	8	7.96	101	2687	341	342.21	100	1652	207	204.83	101
5 ft. 11 in. to 6 ft. 2 in.	123	7	15.84	44	1433	139	172.09	81	564	57	68.34	83
Total	183	16	24.04	67	4714	530	593.24	89	2848	349	360.35	97

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	223	36	31.00	116	141	25	23.29	107	137	24	29.50	81
5 ft. 7 in. to 5 ft. 10 in.	585	81	97.02	83	362	51	61.76	83	324	54	56.97	95
5 ft. 11 in. to 6 ft. 2 in.	191	30	32.85	91	122	17	16.19	105	110	11	14.14	78
Total	999	147	160.87	91	625	93	101.24	92	571	89	100.61	88

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	126	28	23.50	119	116	25	16.82	149	101	19	16.16	118
5 ft. 7 in. to 5 ft. 10 in.	306	52	52.13	100	270	44	43.73	101	279	47	45.68	103
5 ft. 11 in. to 6 ft. 2 in.	104	8	13.07	61	86	15	11.18	134	88	19	15.74	121
Total	536	88	88.70	99	472	84	71.73	117	468	85	77.58	110

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	149	28	23.52	119	585	80	75.63	106	1062	169	118.61	142
5 ft. 7 in. to 5 ft. 10 in.	433	83	65.53	127	346	51	48.95	104	2985	472	349.48	135
5 ft. 11 in. to 6 ft. 2 in.	151	29	26.91	108	101	16	15.76	102	761	112	89.79	125
Total	733	140	115.96	121	1032	147	140.34	105	4808	753	557.88	135

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	229	50	28.87	173	49	13	5.76	226	7	1	.62	161
5 ft. 7 in. to 5 ft. 10 in.	1321	262	165.82	158	270	54	33.42	162	31	10	3.94	254
5 ft. 11 in. to 6 ft. 2 in.	735	119	86.06	138	193	44	25.81	170	31	8	3.02	265
Total	2285	431	280.75	154	512	111	64.99	171	69	19	7.58	251

**TABLE IV (Continued)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

**Ages at Entry 54 to 56 Inclusive**

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1	..	.32	..	279	53	52.36	101	309	52	51.45	101
5 ft. 7 in. to 5 ft. 10 in.	75	19	15.06	126	1760	247	288.17	86	260	47	53.69	88
5 ft. 11 in. to 6 ft. 2 in.	61	7	9.36	75	657	93	107.85	86	225	30	37.59	80
Total	137	26	24.74	105	2696	393	448.38	88	794	129	142.73	90

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	105	25	25.58	98	75	16	18.47	87	59	18	11.31	159
5 ft. 7 in. to 5 ft. 10 in.	305	62	62.62	99	160	37	41.27	90	153	27	34.93	77
5 ft. 11 in. to 6 ft. 2 in.	78	10	15.77	63	43	8	8.89	90	41	3	7.67	39
Total	488	97	103.97	93	278	61	68.63	89	253	48	53.91	89

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	58	10	14.28	70	58	13	12.22	106	44	5	9.82	51
5 ft. 7 in. to 5 ft. 10 in.	137	22	34.36	64	132	29	28.47	102	130	27	29.99	90
5 ft. 11 in. to 6 ft. 2 in.	51	9	9.80	92	45	7	10.44	67	33	4	7.65	52
Total	246	41	58.44	70	235	49	51.13	96	207	36	47.46	76

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	91	30	19.88	151	288	61	50.15	122	509	87	85.07	102
5 ft. 7 in. to 5 ft. 10 in.	202	58	49.13	118	176	34	31.25	109	1564	305	238.01	128
5 ft. 11 in. to 6 ft. 2 in.	58	8	9.72	82	54	16	14.63	109	350	49	56.59	87
Total	351	96	78.73	122	518	111	96.03	116	2423	441	379.67	116

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	111	29	17.27	168	19	3	4.84	62	2	1	.26	385
5 ft. 7 in. to 5 ft. 10 in.	496	118	86.85	136	107	29	21.08	138	8	2	1.59	126
5 ft. 11 in. to 6 ft. 2 in.	320	63	48.09	131	86	17	14.27	119	17	6	4.41	136
Total	927	210	152.21	138	212	49	40.19	122	27	9	6.26	144

**TABLE IV (Continued)**  
**MEN**

**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

**Ages at Entry 57 to 59 Inclusive**

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-50 and more				-35 to -45				-25 to -30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	1	..	.37	..	166	29	28.09	103	145	24	29.57	81
5 ft. 7 in. to 5 ft. 10 in.	42	9	10.23	88	1190	202	256.15	79	130	34	36.56	93
5 ft. 11 in. to 6 ft. 2 in.	39	12	10.31	116	386	60	80.59	74	143	27	38.03	71
Total	82	21	20.91	100	1742	291	364.83	80	418	85	104.16	82

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	-15 to -20				-10				-5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	73	19	22.57	84	47	12	14.07	85	41	10	13.86	72
5 ft. 7 in. to 5 ft. 10 in.	166	38	51.76	73	100	29	25.01	116	93	26	25.96	100
5 ft. 11 in. to 6 ft. 2 in.	46	9	13.08	69	19	2	3.63	55	29	12	8.20	146
Total	285	66	87.41	76	166	43	42.71	101	163	48	48.02	100

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+5				+10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	35	5	14.21	35	34	11	8.66	127	19	7	3.91	179
5 ft. 7 in. to 5 ft. 10 in.	97	29	28.48	102	81	20	22.62	88	54	17	15.44	110
5 ft. 11 in. to 6 ft. 2 in.	16	3	2.69	112	23	6	5.87	102	29	6	5.35	112
Total	148	37	45.38	82	138	37	37.15	100	102	30	24.70	121

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+15 to +20				+25 to +30				+35 to +45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	51	19	11.63	163	161	33	36.61	90	322	63	58.00	109
5 ft. 7 in. to 5 ft. 10 in.	124	38	29.67	128	100	37	27.52	134	927	218	187.62	116
5 ft. 11 in. to 6 ft. 2 in.	36	10	9.82	102	36	12	7.96	151	201	63	45.05	140
Total	211	67	51.12	131	297	82	72.09	114	1450	344	290.67	118

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+50 to +60				+65 to +80				+85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	55	14	10.81	130	11	4	1.64	244	..	..	..	..
5 ft. 7 in. to 5 ft. 10 in.	276	75	51.41	146	66	18	13.20	136	7	..	1.30	..
5 ft. 11 in. to 6 ft. 2 in.	180	46	35.61	129	46	22	12.28	179	7	4	1.74	230
Total	511	135	97.83	138	123	44	27.12	162	14	4	3.04	132

**TABLE IV (Concluded)**  
**MEN**  
**INFLUENCE OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Ages at Entry 60 to 62 Inclusive

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	- 50 and more				- 35 to - 45				- 25 to - 30			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	..	..	..	..	82	26	22.90	114	78	19	19.46	98
5 ft. 7 in. to 5 ft. 10 in.	18	1	5.21	19	595	122	165.11	74	82	24	22.84	105
5 ft. 11 in. to 6 ft. 2 in.	27	9	9.00	100	234	48	59.82	80	27	9	7.52	120
Total	45	10	14.21	70	911	196	247.83	79	187	52	49.82	104

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	- 15 to - 20				- 10				- 5			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	30	11	8.51	129	26	13	9.21	141	17	4	5.93	67
5 ft. 7 in. to 5 ft. 10 in.	73	20	26.23	76	50	12	21.93	55	41	11	13.35	82
5 ft. 11 in. to 6 ft. 2 in.	25	9	7.34	123	16	4	4.67	86	11	3	3.19	94
Total	128	40	42.08	95	92	29	35.81	81	69	18	22.47	80

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	Average				+ 5				+ 10			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	20	10	5.52	181	20	5	9.82	51	9	3	2.76	109
5 ft. 7 in. to 5 ft. 10 in.	35	8	11.20	71	43	14	14.40	97	31	11	10.84	101
5 ft. 11 in. to 6 ft. 2 in.	13	5	3.38	148	8	4	3.38	118	11	6	4.57	131
Total	68	23	20.10	114	71	23	27.60	83	51	20	18.17	110

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+ 15 to + 20				+ 25 to + 30				+ 35 to + 45			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	21	8	6.27	128	71	19	20.28	94	152	50	40.98	122
5 ft. 7 in. to 5 ft. 10 in.	57	19	18.36	103	73	20	26.72	75	496	123	121.73	101
5 ft. 11 in. to 6 ft. 2 in.	24	11	8.51	129	11	3	4.59	65	104	36	25.11	143
Total	102	38	33.14	115	155	42	51.59	81	752	209	187.82	111

HEIGHT	VARIATION FROM AVERAGE WEIGHT IN POUNDS											
	+ 50 to + 60				+ 65 to + 80				+ 85 and more			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
5 ft. 3 in. to 5 ft. 6 in.	32	9	11.21	80	5	4	.88	455	..	..	..	..
5 ft. 7 in. to 5 ft. 10 in.	144	51	35.71	143	22	3	5.67	53	3	2	.33	606
5 ft. 11 in. to 6 ft. 2 in.	63	23	17.71	130	14	8	4.15	193	2	2	.47	426
Total	239	83	64.63	128	41	15	10.70	140	5	4	.80	500

**TABLE V**  
**MEN**  
**EFFECT OF HEIGHT ON MORTALITY**  
**ALL POLICY YEARS COMBINED**

Variation from Average Weight in Pounds	AGES AT ENTRY 20 TO 29 INCLUSIVE								
	Height 5 Feet 3 Inches to 5 Feet 6 Inches			Height 5 Feet 7 Inches to 5 Feet 10 Inches			Height 5 Feet 11 Inches to 6 Feet 2 Inches		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
-25 to -45	242	227	107	1521	1303	117	1135	877	129
-10 to -20	850	881	96	3766	3387	111	1536	1291	119
-5 to +5	241	279	86	759	754	101	247	224	110
+10 to +20	92	109	84	306	333	92	110	101	109
+25 to +45	73	71	103	142	138	103	65	49	133
+50 to +85	49	50	98	238	209	114	104	85	122
Total	1547	1617	96	6732	6124	110	3197	2627	122

Variation from Average Weight in Pounds	AGES AT ENTRY 30 TO 39 INCLUSIVE								
	Height 5 Feet 3 Inches to 5 Feet 6 Inches			Height 5 Feet 7 Inches to 5 Feet 10 Inches			Height 5 Feet 11 Inches to 6 Feet 2 Inches		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
-25 to -45	617	614	100	3354	3207	105	1737	1605	108
-10 to -20	450	471	96	1249	1208	103	258	252	102
-5 to +5	301	284	106	783	805	97	232	234	99
+10 to +20	140	160	88	440	471	93	145	151	96
+25 to +45	412	333	124	792	620	128	179	141	127
+50 to +85	191	119	161	984	673	146	545	362	151
Total	2111	1981	107	7602	6984	109	3096	2745	113

Variation from Average Weight in Pounds	AGES AT ENTRY 40 TO 49 INCLUSIVE								
	Height 5 Feet 3 Inches to 5 Feet 6 Inches			Height 5 Feet 7 Inches to 5 Feet 10 Inches			Height 5 Feet 11 Inches to 6 Feet 2 Inches		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
-25 to -45	481	547	88	2034	2148	95	926	977	95
-10 to -20	184	227	81	543	588	92	159	170	94
-5 to +5	227	212	107	489	558	88	173	163	106
+10 to +20	163	141	116	417	406	103	142	123	115
+25 to +45	668	516	129	1449	1068	136	419	286	147
+50 to +85	222	127	175	958	620	155	672	364	185
Total	1945	1770	110	5890	5388	109	2491	2083	120

Variation from Average Weight in Pounds	AGES AT ENTRY 50 TO 59 INCLUSIVE								
	Height 5 Feet 3 Inches to 5 Feet 6 Inches			Height 5 Feet 7 Inches to 5 Feet 10 Inches			Height 5 Feet 11 Inches to 6 Feet 2 Inches		
	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %	Actual Deaths	Expected Deaths	Ratio %
-25 to -45	293	328	89	1078	1182	91	406	504	81
-10 to -20	133	135	99	298	339	88	76	90	84
-5 to +5	144	144	100	303	328	92	74	83	89
+10 to +20	108	85	127	270	235	115	76	75	101
+25 to +45	493	424	116	1117	883	127	268	230	117
+50 to +85	115	70	164	568	379	150	329	231	142
Total	1286	1186	108	3634	3346	109	1229	1213	101

**TABLE VI**  
**MORTALITY AMONG WOMEN**  
**FOUR CLASSES COMBINED**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	11300	44	35.03	62025	250	204.68	87760	408	307.16	80124	310	296.47	1
2	7527	32	32.37	43186	251	194.34	65538	339	301.47	61560	344	295.49	2
3	6311	34	28.40	37257	222	171.39	58010	287	272.65	55016	287	269.58	3
4	5078	27	23.37	30854	188	145.01	49695	257	238.53	47813	278	239.08	4
5	3962	23	18.23	25015	122	120.07	41539	217	203.54	40599	220	211.11	5
6	2952	17	13.87	19255	100	92.43	33010	192	161.75	32812	165	173.91	6
7	2182	9	10.25	14899	69	73.01	26090	136	130.46	26441	165	142.78	7
8	1598	6	7.52	11421	54	55.96	20408	103	102.06	20944	97	115.19	8
9	1199	9	5.75	8652	46	42.39	15801	85	80.59	16526	104	94.19	9
10	899	9	4.31	6519	31	31.94	12092	53	62.87	12824	72	75.66	10
11	635	3	3.04	4858	23	24.30	8906	50	47.21	9577	57	59.37	11
12	488	3	2.39	3771	23	18.87	6962	39	37.60	7620	45	50.29	12
13	350	1	1.70	2723	16	13.89	5042	39	27.73	5810	55	40.68	13
14	265	1	1.30	2059	9	10.72	3869	30	22.05	4522	35	33.92	14
15	211	1	1.03	1536	10	8.15	3021	23	17.82	3466	23	27.72	15
16	145	..	.73	1061	7	5.73	2103	15	13.03	2309	23	19.63	16
17	125	1	.63	812	5	4.46	1614	13	10.65	1784	13	16.23	17
18	100	1	.51	624	5	3.50	1275	9	8.93	1361	6	13.34	18
19	76	..	.40	454	3	2.64	941	9	7.06	1010	7	10.71	19
20	53	..	.29	308	2	1.88	647	6	5.17	702	5	8.07	20
21	19	..	.10	109	1	.69	251	2	2.14	274	5	3.43	21
22	17	..	.09	60	..	.41	156	1	1.42	155	1	2.08	22
23	14	1	.08	31	..	.22	83	1	.81	83	2	1.22	23
24	5	1	.03	16	1	.12	39	..	.42	40	1	.62	24
1—5	34178	160	137.40	198337	1033	835.49	302542	1508	1323.35	285112	1439	1311.73	1—5
6—24	11333	63	54.02	79168	405	391.31	142310	806	739.77	148260	881	889.04	6—24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	61646	324	252.75	40276	202	189.30	25067	157	160.42	12769	113	116.20	1
2	47447	276	246.73	30899	201	197.75	19033	180	167.50	9964	113	124.55	2
3	42295	242	228.40	27599	189	190.44	16928	163	160.82	8899	126	122.80	3
4	36802	239	209.77	23939	186	179.55	14692	184	152.79	7822	107	117.34	4
5	31357	185	185.01	20447	140	163.58	12556	135	141.89	6874	116	112.06	5
6	25658	158	159.08	16765	121	142.50	10500	114	128.10	5908	95	103.40	6
7	21044	120	138.89	13741	116	125.05	8702	121	114.86	5098	119	96.87	7
8	16934	111	118.55	11016	103	107.97	7165	104	102.46	4303	88	88.64	8
9	13590	98	101.93	8906	68	94.41	5889	89	90.70	3614	90	81.31	9
10	10723	75	85.78	7066	97	81.26	4770	76	79.66	2969	83	73.33	10
11	8044	68	68.37	5258	51	65.73	3631	66	65.73	2216	51	60.27	11
12	6332	42	57.61	4197	52	56.67	3001	64	58.82	1816	50	54.48	12
13	4759	34	46.64	3225	39	47.08	2394	59	51.23	1479	49	48.95	13
14	3590	34	38.06	2570	33	40.60	1930	47	45.17	1231	53	44.93	14
15	2754	28	31.68	2014	38	34.43	1570	43	40.35	977	43	39.27	15
16	1797	20	22.48	1325	21	24.51	1009	29	28.55	610	33	26.97	16
17	1373	24	18.53	1028	16	20.67	763	25	23.80	445	21	21.59	17
18	1068	16	15.60	782	9	17.13	565	13	19.44	326	22	17.31	18
19	799	6	12.63	618	8	14.83	430	14	16.30	227	15	13.18	19
20	563	7	9.63	443	12	11.71	309	13	12.88	159	10	10.06	20
21	226	4	4.18	190	5	5.53	171	9	7.83	83	3	5.68	21
22	135	2	2.71	116	3	3.73	112	6	5.63	49	1	3.62	22
23	78	5	1.71	74	3	2.62	58	3	3.20	32	1	2.57	23
24	38	..	.91	38	3	1.48	26	1	1.56	15	2	1.31	24
1—5	219547	1266	1122.66	143160	918	920.62	88276	819	783.42	46328	575	592.95	1—5
6—24	119505	852	934.97	79372	798	897.91	52995	896	896.27	31557	829	793.74	6—24



**TABLE VI (Concluded)**  
**MORTALITY AMONG WOMEN**  
**FOUR CLASSES COMBINED**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	5996	77	73.16	3525	40	56.41	1639	30	33.60	905	23	24.51	1
2	4822	67	76.19	2892	57	58.99	1324	30	36.42	725	17	28.17	2
3	4368	81	79.94	2626	48	63.02	1198	31	38.46	645	28	30.00	3
4	3832	85	77.02	2353	52	62.12	1061	46	37.56	558	20	28.44	4
5	3336	85	73.06	2096	57	61.00	913	32	35.61	489	13	27.22	5
6	2838	67	68.11	1812	62	58.16	761	29	32.64	412	14	25.00	6
7	2433	71	64.23	1554	55	55.01	660	31	31.09	353	10	23.24	7
8	2066	48	60.12	1306	59	50.93	548	21	28.28	284	17	20.11	8
9	1761	49	56.52	1075	51	46.12	468	23	26.49	225	20	17.20	9
10	1457	61	51.57	870	45	40.97	385	25	23.76	181	11	15.00	10
11	1081	29	42.17	645	34	33.28	289	25	19.30	119	19	10.53	11
12	876	39	37.58	513	20	29.04	223	15	16.13	84	13	7.94	12
13	688	31	32.40	431	22	26.59	167	16	13.07	55	10	5.58	13
14	550	23	28.38	337	23	22.51	125	12	10.59	38	4	4.22	14
15	446	32	25.24	268	26	19.38	96	9	8.82	27	1	3.25	15
16	291	25	17.96	177	20	13.86	60	4	5.97	19	2	2.47	16
17	212	22	14.15	127	16	10.77	49	5	5.28	14	1	1.92	17
18	141	12	10.20	87	8	7.99	37	3	4.32	12	3	1.78	18
19	105	4	8.22	65	7	6.47	31	2	3.92	8	2	1.29	19
20	78	5	6.61	47	3	5.07	23	1	3.16	4	..	.70	20
21	43	3	3.94	30	2	3.51	19	4	2.82	4	..	.75	21
22	27	6	2.68	21	2	2.66	7	1	1.13	2	..	.41	22
23	11	2	1.19	12	1	1.65	4	..	.70	..	..	..	23
24	7	..	.82	5	2	.75	1	..	.19	..	..	..	24
1-5	22354	395	379.37	13492	254	301.54	6135	169	181.65	3322	101	138.34	1-5
6-24	15111	529	532.09	9382	458	434.72	3953	226	237.66	1841	127	141.39	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	161085	702	546.87	128	141770	634	549.22	115	65343	359	349.72	103	1
2	116251	622	528.18	118	109007	620	542.22	114	49932	381	365.25	104	2
3	101578	543	472.44	115	97311	529	497.98	106	44527	352	351.26	100	3
4	85627	472	406.91	116	84615	517	448.85	115	38631	370	332.34	111	4
5	70516	362	341.84	106	71956	405	396.12	102	33003	275	305.47	90	5
1-5	535057	2701	2296.24	118	504659	2705	2434.39	111	231436	1737	1704.04	102	1-5
6-7	98388	523	481.77	109	105955	608	614.66	99	49708	472	510.51	92	6-7
8-10	78589	396	393.39	101	91541	557	591.30	94	44812	537	556.46	97	8-10
11-15	44696	271	237.80	114	56474	421	454.34	93	29790	492	505.81	97	11-15
16-24	11138	84	72.14	116	13795	147	163.71	90	8057	193	221.40	87	16-24
1-24	767868	3975	3481.34	114	772424	4438	4258.40	104	363803	3431	3498.22	98	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	22290	230	245.77	94	2544	53	58.11	91	393032	1978	1749.69	113	1
2	17678	237	259.73	91	2049	47	64.59	73	294917	1907	1759.97	108	2
3	15893	255	265.76	96	1843	59	68.46	86	261152	1738	1655.90	105	3
4	14007	244	256.48	95	1619	66	66.00	100	224499	1669	1510.58	110	4
5	12306	258	246.12	105	1402	45	62.83	72	189183	1345	1352.38	99	5
1-5	82174	1224	1273.86	96	9457	270	319.99	84	1362783	8637	8028.52	108	1-5
6-7	19643	469	445.78	105	2186	84	111.97	75	275880	2156	2164.69	100	6-7
8-10	19421	574	549.51	104	2091	117	130.84	89	236454	2181	2221.50	98	8-10
11-15	13554	525	544.47	96	1223	124	99.43	125	145737	1833	1841.85	100	11-15
16-24	3432	248	220.79	112	294	28	36.81	76	36716	700	714.85	98	16-24
1-24	138224	3040	3034.41	100	15251	623	699.04	89	2057570	15507	14971.41	104	1-24

**TABLE VII**  
**MORTALITY AMONG WOMEN**  
**SPINSTERS**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	9603	34	29.77	39271	118	129.59	42162	122	147.57	28450	67	105.27	1
2	6607	29	28.41	28631	119	128.84	33523	116	154.21	23766	72	114.08	2
3	5611	31	25.25	25115	134	115.53	30323	100	142.52	21836	63	107.00	3
4	4523	19	20.81	20905	113	98.25	26317	104	126.32	19405	82	97.03	4
5	3561	22	16.38	17054	77	81.86	22327	87	109.40	16781	62	87.26	5
6	2639	13	12.40	13112	58	62.94	17858	77	87.50	13656	51	72.38	6
7	1969	8	9.25	10181	36	49.89	14219	66	71.10	11063	63	59.74	7
8	1440	5	6.77	7866	31	38.54	11171	55	55.86	8802	38	48.41	8
9	1086	7	5.21	5978	30	29.29	8617	39	43.95	6939	28	39.55	9
10	819	7	3.93	4486	20	21.98	6491	23	33.75	5358	30	31.61	10
11	571	3	2.74	3244	12	16.22	4639	22	24.59	3837	14	23.79	11
12	441	3	2.16	2478	18	12.39	3513	13	18.97	2943	13	19.42	12
13	319	1	1.56	1762	9	8.99	2461	15	13.54	2188	14	15.32	13
14	244	1	1.20	1301	4	6.77	1827	13	10.41	1643	10	12.32	14
15	196	1	.96	962	8	5.10	1404	16	8.28	1209	7	9.67	15
16	139	..	.70	645	3	3.48	936	4	5.80	740	8	6.29	16
17	121	1	.61	493	4	2.71	697	2	4.60	553	4	5.03	17
18	96	1	.49	378	2	2.12	558	3	3.91	412	4	4.04	18
19	73	..	.38	275	2	1.60	400	5	3.00	290	3	3.07	19
20	52	..	.28	172	1	1.05	258	3	2.06	189	1	2.17	20
21	19	..	.10	60	1	.38	88	..	.75	62	..	.78	21
22	17	..	.09	32	..	.22	51	..	.46	32	1	.43	22
23	14	1	.08	17	..	.12	28	1	.27	11	..	.16	23
24	5	1	.03	7	..	.05	9	..	.10	6	..	.09	24
1-5	29905	135	120.62	130976	561	554.07	154652	529	680.02	110238	346	510.64	1-5
6-24	10260	53	48.94	53449	239	263.84	75225	357	388.90	59933	289	354.27	6-24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	16904	60	69.31	7824	26	36.77	3450	16	22.08	1140	12	10.37	1
2	14340	41	74.57	6655	23	42.59	2845	16	25.04	909	3	11.36	2
3	13179	59	71.17	6153	32	42.46	2611	16	24.80	815	7	11.25	3
4	11777	49	67.13	5499	27	41.24	2302	28	23.94	729	10	10.94	4
5	10269	46	60.59	4825	21	38.60	1975	18	22.32	647	5	10.55	5
6	8558	46	53.06	4019	17	34.16	1640	14	20.01	546	6	9.56	6
7	7097	28	46.84	3267	21	29.73	1334	20	17.61	475	9	9.03	7
8	5761	33	40.33	2624	22	25.72	1057	11	15.12	394	5	8.12	8
9	4590	31	34.43	2094	10	22.20	833	7	12.83	324	5	7.29	9
10	3500	18	28.00	1591	14	18.30	646	5	10.79	245	1	6.05	10
11	2484	11	21.11	1081	4	13.51	447	8	8.09	171	1	4.65	11
12	1895	5	17.24	819	8	11.06	361	9	7.08	141	1	4.23	12
13	1371	7	13.44	588	8	8.58	258	4	5.52	110	3	3.64	13
14	980	6	10.39	450	5	7.11	203	5	4.75	93	5	3.39	14
15	705	4	8.11	327	3	5.59	159	3	4.09	72	2	2.89	15
16	422	3	5.28	196	5	3.63	86	3	2.43	35	1	1.55	16
17	315	4	4.25	155	3	3.12	62	..	1.93	28	1	1.36	17
18	252	2	3.68	104	1	2.28	51	1	1.75	22	1	1.17	18
19	184	..	2.91	77	1	1.85	39	1	1.48	16	1	.93	19
20	125	..	2.14	54	1	1.43	23	1	.96	12	1	.76	20
21	32	2	.59	9	..	.26	10	..	.46	4	1	.27	21
22	17	..	.34	5	..	.16	6	..	.30	2	..	.15	22
23	10	..	.22	3	..	.11	4	..	.22	1	..	.08	23
24	5	..	.12	1	..	.04	2	..	.12	1	..	.09	24
1-5	66469	255	342.77	30956	129	201.66	13183	94	118.18	4240	37	54.47	1-5
6-24	38303	200	292.48	17464	123	188.84	7221	92	115.54	2692	44	65.21	6-24

**TABLE VII (Concluded)**  
**MORTALITY AMONG WOMEN**  
**SPINSTERS**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Years
1	427	1	5.21	183	1	2.93	68	..	1.39	37	1	1.00	1
2	343	1	5.42	153	5	3.12	57	1	1.57	27	..	1.02	2
3	319	3	5.84	138	..	3.31	50	1	1.61	26	..	1.17	3
4	281	8	5.65	121	2	3.19	46	2	1.63	24	1	1.19	4
5	249	6	5.45	105	2	3.06	40	..	1.56	22	..	1.20	5
6	202	2	4.85	91	4	2.92	29	..	1.24	19	..	1.14	6
7	174	4	4.59	72	3	2.55	20	1	.94	15	..	.94	7
8	143	2	4.16	57	1	2.22	14	..	.72	9	2	.60	8
9	122	1	3.92	49	1	2.10	9	1	.51	6	..	.43	9
10	98	2	3.47	40	3	1.88	7	..	.43	5	..	.39	10
11	55	..	2.15	20	1	1.03	3	..	.20	2	..	.17	11
12	39	..	1.67	16	..	.91	3	..	.22	2	..	.18	12
13	30	3	1.41	12	..	.74	1	..	.08	1	..	.10	13
14	22	..	1.14	9	1	.60	1	..	.08	..	..	..	14
15	18	1	1.02	7	1	.51	1	..	.09	..	..	..	15
16	10	..	.62	3	1	.23	..	..	..	..	..	..	16
17	8	2	.53	2	..	.17	..	..	..	..	..	..	17
18	4	1	.29	2	..	.18	..	..	..	..	..	..	18
19	2	..	.16	2	..	.20	..	..	..	..	..	..	19
20	1	..	.08	2	..	.22	..	..	..	..	..	..	20
21	1	..	.09	1	..	.12	..	..	..	..	..	..	21
22	1	..	.10	1	1	.13	..	..	..	..	..	..	22
23	1	..	.11	..	..	..	..	..	..	..	..	..	23
24	1	..	.12	..	..	..	..	..	..	..	..	..	24
1-5	1619	19	27.57	700	10	15.61	261	4	7.76	136	2	5.58	1-5
6-24	932	18	30.48	386	17	16.71	88	2	4.51	59	2	3.95	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	91036	274	306.93	89	45354	127	174.58	73	11274	42	58.85	71	1
2	68761	264	311.46	85	38106	113	188.65	60	9500	39	67.63	58	2
3	61049	265	283.30	94	35015	122	178.17	68	8764	48	67.26	71	3
4	51745	236	245.38	96	31182	131	164.16	80	7801	55	65.18	84	4
5	42942	186	207.64	90	27050	108	147.85	73	6800	39	60.92	64	5
1-5	315533	1225	1354.71	90	176707	601	853.41	70	44139	223	319.84	70	1-5
6-7	59978	258	293.08	88	40374	188	232.02	81	10260	72	101.51	71	6-7
8-10	47954	217	239.28	91	34950	178	222.33	80	8845	69	104.96	66	8-10
11-15	25362	139	133.88	104	19255	91	150.81	60	4693	57	75.38	76	11-15
16-24	5640	35	35.44	99	3657	32	41.59	77	887	17	22.53	75	16-24
1-24	454467	1874	2056.39	91	274943	1090	1500.16	73	68824	438	624.22	70	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	1750	14	18.51	76	105	1	2.39	42	149519	458	561.26	82	1
2	1405	9	19.90	45	84	1	2.59	39	117856	426	590.23	72	2
3	1272	10	20.40	49	76	1	2.78	36	106176	446	551.91	81	3
4	1131	20	19.78	101	70	3	2.82	106	91929	445	497.32	89	4
5	1001	13	19.06	68	62	..	2.76	..	77855	346	438.23	79	5
1-5	6559	66	97.65	68	397	6	13.34	45	543335	2121	2638.95	80	1-5
6-7	1560	28	33.50	84	83	1	4.26	23	112255	547	664.37	82	6-7
8-10	1472	21	39.21	54	50	3	3.08	97	93271	488	608.86	80	8-10
11-15	815	19	29.98	63	14	..	1.12	..	50139	306	391.17	78	11-15
16-24	163	11	9.71	113	..	..	..	..	10347	95	109.27	87	16-24
1-24	10569	145	210.05	69	544	10	21.80	46	809347	3557	4412.62	81	1-24

**TABLE VIII**  
**MORTALITY AMONG WOMEN**  
**MARRIED WOMEN, BENEFICIARY HUSBAND**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	1237	7	3.83	14562	85	48.05	24143	165	84.50	22327	99	82.61	1
2	645	1	2.77	9219	77	41.49	17016	121	78.27	16489	128	79.15	2
3	482	..	2.17	7571	53	34.83	14564	95	68.45	14262	97	69.88	3
4	376	4	1.73	6083	54	28.59	12201	77	58.56	12141	78	60.71	4
5	258	1	1.19	4714	26	22.63	9685	58	47.46	9849	58	51.21	5
6	189	2	.89	3440	21	16.51	7228	60	35.42	7444	44	39.45	6
7	111	..	.52	2471	11	12.11	5229	35	26.15	5582	42	30.14	7
8	72	..	.34	1725	7	8.45	3769	19	18.85	4042	21	22.23	8
9	46	2	.22	1206	5	5.91	2722	19	13.88	2960	27	16.87	9
10	30	1	.14	847	2	4.15	2002	10	10.41	2154	16	12.71	10
11	23	..	.11	645	4	3.23	1438	9	7.62	1541	11	9.55	11
12	14	..	.07	495	4	2.48	1121	6	6.05	1197	11	7.90	12
13	7	..	.03	359	3	1.83	820	7	4.51	906	10	6.34	13
14	7	..	.03	277	3	1.44	635	4	3.62	719	5	5.39	14
15	5	..	.02	215	1	1.14	498	3	2.94	578	5	4.62	15
16	2	..	.01	158	1	.85	368	5	2.28	422	4	3.59	16
17	..	..	..	117	..	.64	296	2	1.95	329	3	2.99	17
18	..	..	..	86	1	.48	222	1	1.55	256	..	2.51	18
19	..	..	..	68	..	.39	169	1	1.27	192	2	2.04	19
20	..	..	..	54	..	.33	125	3	1.00	143	..	1.64	20
21	..	..	..	21	..	.13	52	..	.44	53	..	.66	21
22	..	..	..	11	..	.07	37	..	.34	32	..	.43	22
23	..	..	..	3	..	.02	17	..	.17	23	..	.34	23
24	..	..	..	2	..	.02	9	..	.10	9	..	.14	24
1-5	2998	13	11.69	42149	295	175.59	77609	516	337.24	75068	460	343.56	1-5
6-24	506	5	2.38	12200	63	60.18	26757	184	138.55	28582	201	169.54	6-24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	15991	93	65.56	9409	56	44.22	4574	37	29.27	1668	11	15.18	1
2	11955	100	62.17	7099	47	45.43	3411	33	30.02	1241	10	15.51	2
3	10380	79	56.05	6240	51	43.06	2989	23	28.40	1098	14	15.15	3
4	8899	83	50.72	5386	58	40.40	2579	37	26.82	966	10	14.49	4
5	7297	50	43.05	4404	34	35.23	2132	24	24.09	828	19	13.50	5
6	5571	37	34.54	3403	28	28.93	1685	22	20.56	670	9	11.73	6
7	4255	32	28.08	2626	25	23.90	1307	13	17.25	547	14	10.39	7
8	3128	18	21.90	1912	11	18.74	990	15	14.16	422	8	8.69	8
9	2303	16	17.27	1427	18	15.13	759	9	11.69	341	11	7.67	9
10	1733	19	13.86	1073	18	12.34	558	11	9.32	256	7	6.32	10
11	1239	11	10.53	742	14	9.28	411	7	7.44	174	1	4.73	11
12	962	7	8.75	594	8	8.02	324	9	6.35	143	5	4.29	12
13	706	2	6.92	457	6	6.67	248	6	5.31	111	5	3.67	13
14	542	7	5.75	366	5	5.78	205	4	4.80	92	4	3.36	14
15	415	2	4.77	288	5	4.92	172	5	4.42	72	2	2.89	15
16	298	2	3.73	201	2	3.72	113	3	3.20	49	5	2.17	16
17	234	3	3.16	160	1	3.22	85	5	2.65	30	5	1.46	17
18	184	5	2.69	119	2	2.61	56	1	1.93	23	3	1.22	18
19	133	1	2.10	102	2	2.45	44	2	1.67	14	2	.81	19
20	102	2	1.74	70	..	1.85	31	1	1.29	8	2	.51	20
21	41	1	.76	30	1	.87	18	1	.82	5	..	.34	21
22	28	..	.56	19	2	.61	11	..	.55	1	..	.07	22
23	14	2	.31	12	..	.42	6	1	.33	1	..	.08	23
24	6	..	.14	8	..	.31	4	1	.24	1	..	.09	24
1-5	54522	405	277.55	32538	246	208.34	15685	154	138.60	5801	64	73.83	1-5
6-24	21894	167	167.56	13609	148	149.77	7027	116	113.98	2960	83	70.49	6-24

**TABLE VIII (Concluded)**  
**MORTALITY AMONG WOMEN**  
**MARRIED WOMEN, BENEFICIARY HUSBAND**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	540	5	6.59	241	3	3.86	94	3	1.93	27	..	.72	1
2	422	4	6.67	187	1	3.81	71	3	1.95	18	..	.68	2
3	372	7	6.81	158	5	3.79	64	2	2.05	14	..	.64	3
4	332	3	6.67	129	4	3.41	58	1	2.05	13	1	.66	4
5	282	7	6.18	116	1	3.38	50	3	1.95	10	..	.56	5
6	228	6	5.47	97	4	3.11	40	..	1.72	6	..	.39	6
7	179	4	4.73	74	3	2.62	38	2	1.79	3	..	.22	7
8	143	4	4.16	56	1	2.18	31	2	1.60	2	..	.15	8
9	116	2	3.72	47	..	2.02	26	..	1.47	1	..	.07	9
10	97	5	3.43	36	1	1.70	21	..	1.30	1	..	.08	10
11	60	..	2.34	23	1	1.19	16	1	1.07	1	..	.08	11
12	51	4	2.19	20	1	1.13	13	..	.94	..	..	..	12
13	37	5	1.74	14	1	.86	10	..	.78	..	..	..	13
14	26	1	1.34	7	1	.47	7	1	.59	..	..	..	14
15	21	3	1.19	6	2	.43	5	..	.46	..	..	..	15
16	13	1	.80	2	..	.16	4	1	.40	..	..	..	16
17	11	2	.73	2	1	.17	3	..	.32	..	..	..	17
18	8	1	.58	1	..	.09	2	..	.23	..	..	..	18
19	4	..	.31	..	..	..	2	..	.25	..	..	..	19
20	3	..	.25	..	..	..	..	..	..	..	..	..	20
21	2	1	.18	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	24
1-5	1948	26	32.92	831	14	18.25	337	12	9.93	82	1	3.26	1-5
6-24	999	39	33.16	385	16	16.13	218	7	12.92	14	..	.99	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	39942	257	136.38	188	38318	192	148.17	130	13983	93	73.49	127	1
2	26880	199	122.53	162	28444	228	141.32	161	10510	80	75.45	106	2
3	22617	148	105.45	140	24642	176	125.93	140	9229	74	71.46	104	3
4	18660	135	88.88	152	21040	161	111.43	144	7965	95	67.22	141	4
5	14657	85	71.28	119	17146	108	94.26	115	6536	58	59.32	98	5
1-5	122756	824	524.52	157	129590	865	621.11	139	48223	400	346.94	115	1-5
6-7	18668	129	91.60	141	22852	155	132.21	117	9021	88	90.64	97	6-7
8-10	12419	65	62.35	104	16320	117	104.84	112	6719	82	81.38	101	8-10
11-15	6559	44	35.12	125	8805	71	70.52	101	3807	69	62.99	110	11-15
16-24	1817	14	12.04	116	2499	25	29.53	85	1089	25	28.74	87	16-24
1-24	162219	1076	725.63	148	180066	1233	958.21	129	68859	664	610.69	109	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	2449	19	25.63	74	121	3	2.65	113	94813	564	386.32	146	1
2	1850	15	25.99	58	89	3	2.63	114	67773	525	367.92	143	2
3	1628	26	25.75	101	78	2	2.69	74	58194	426	331.28	129	3
4	1427	17	24.57	69	71	2	2.71	74	49163	410	294.81	139	4
5	1226	27	23.06	117	60	3	2.51	120	39625	281	250.43	112	5
1-5	8580	104	125.00	83	419	13	13.19	99	309568	2206	1630.76	135	1-5
6-7	1795	40	38.05	105	87	2	4.12	49	52423	414	356.62	116	6-7
8-10	1514	39	39.89	98	82	2	4.67	43	37054	305	293.13	104	8-10
11-15	857	36	31.82	113	52	2	3.92	51	20080	222	204.37	109	11-15
16-24	178	23	10.02	230	11	1	1.20	83	5594	88	81.53	108	16-24
1-24	12924	242	244.78	99	651	20	27.10	74	424719	3235	2566.41	126	1-24

**TABLE IX**  
**MORTALITY AMONG WOMEN**  
**MARRIED WOMEN, BENEFICIARY OTHER THAN HUSBAND**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	415	2	1.29	6845	40	22.59	15380	91	53.83	18380	100	68.01	1
2	255	2	1.10	4553	50	20.49	11033	82	50.75	13667	93	65.60	2
3	201	3	.90	3923	27	18.05	9731	66	45.74	12250	87	60.03	3
4	167	4	.77	3379	18	15.88	8406	54	40.35	10727	90	53.64	4
5	135	..	.62	2878	16	13.81	7258	55	35.56	9282	68	48.27	5
6	119	2	.56	2414	16	11.59	6084	48	29.81	7892	47	41.83	6
7	98	1	.46	2014	20	9.87	5126	27	25.63	6689	46	36.12	7
8	82	1	.39	1641	13	8.04	4235	25	21.18	5547	30	30.51	8
9	64	..	.31	1316	9	6.45	3461	22	17.65	4563	33	26.01	9
10	47	1	.23	1064	7	5.21	2802	18	14.57	3659	19	21.59	10
11	40	..	.19	876	4	4.38	2211	14	11.72	2904	23	18.00	11
12	32	..	.16	725	1	3.63	1851	16	10.00	2407	18	15.89	12
13	23	..	.11	546	4	2.78	1408	13	7.74	1878	25	13.15	13
14	14	..	.07	430	1	2.24	1129	12	6.44	1486	13	11.15	14
15	10	..	.05	320	1	1.70	909	2	5.36	1170	8	9.36	15
16	4	..	.02	229	2	1.24	642	6	3.98	805	8	6.84	16
17	4	..	.02	180	..	.99	510	8	3.37	631	5	5.74	17
18	4	..	.02	148	2	.83	407	3	2.85	495	2	4.85	18
19	3	..	.02	103	1	.60	307	2	2.30	381	1	4.04	19
20	1	..	.01	78	1	.48	214	..	1.71	271	4	3.12	20
21	..	..	..	28	..	.18	96	1	.82	118	4	1.48	21
22	..	..	..	17	..	.12	61	1	.56	67	..	.90	22
23	..	..	..	11	..	.08	35	..	.34	34	2	.50	23
24	..	..	..	7	1	.05	19	..	.20	18	1	.28	24
1-5	1173	11	4.68	21578	151	90.82	51808	348	226.23	64306	438	295.55	1-5
6-24	545	5	2.62	12147	83	60.46	31507	218	166.23	41015	289	251.36	6-24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	15902	102	65.20	11397	72	53.57	7630	44	48.83	3781	32	34.41	1
2	11897	87	61.86	8620	70	55.17	5750	53	50.60	2980	37	37.25	2
3	10627	60	57.39	7699	53	53.12	5108	57	48.53	2677	38	36.94	3
4	9314	61	53.09	6700	53	50.25	4506	48	46.86	2382	33	35.73	4
5	8064	48	47.58	5812	43	46.50	3914	40	44.23	2117	38	34.51	5
6	6834	40	42.37	4905	30	41.69	3343	38	40.78	1853	23	32.43	6
7	5833	36	38.50	4193	37	38.16	2819	45	37.21	1642	37	31.20	7
8	4851	40	33.96	3475	40	34.06	2389	32	34.16	1402	23	28.88	8
9	4034	28	30.26	2867	25	30.39	2031	34	31.28	1185	29	26.66	9
10	3308	25	26.46	2336	35	26.86	1688	29	28.19	989	31	24.43	10
11	2599	24	22.09	1839	19	22.99	1313	24	23.77	740	19	20.13	11
12	2091	19	19.03	1496	18	20.20	1120	27	21.95	610	22	18.30	12
13	1600	16	15.68	1174	13	17.14	916	28	19.60	499	15	16.52	13
14	1214	12	12.87	945	13	14.93	737	15	17.25	421	22	15.37	14
15	964	11	11.09	759	19	12.98	598	19	15.37	343	14	13.79	15
16	631	10	7.89	517	9	9.56	382	8	10.81	204	5	9.02	16
17	477	11	6.44	403	6	8.10	299	12	9.33	158	2	7.66	17
18	382	6	5.58	323	3	7.07	222	6	7.64	113	6	6.00	18
19	288	4	4.55	253	4	6.07	170	3	6.44	87	7	5.05	19
20	211	1	3.61	179	4	4.73	124	3	5.17	59	4	3.73	20
21	99	..	1.83	90	2	2.62	78	5	3.57	31	..	2.12	21
22	60	2	1.21	55	..	1.77	50	1	2.52	18	..	1.33	22
23	33	2	.72	40	2	1.42	25	..	1.38	13	1	1.04	23
24	14	..	.34	21	..	.82	12	..	.72	4	1	.35	24
1-5	55804	358	285.12	40228	291	258.61	26908	242	239.05	13937	178	178.84	1-5
6-24	35523	287	284.48	25870	279	301.56	18316	329	317.14	10371	261	264.01	6-24

**TABLE IX (Concluded)**  
**MORTALITY AMONG WOMEN**

**MARRIED WOMEN, BENEFICIARY OTHER THAN HUSBAND**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	1725	27	21.05	936	12	14.98	398	9	8.16	184	3	4.92	1
2	1397	25	22.07	745	19	15.20	326	4	8.97	153	3	5.83	2
3	1267	19	23.19	681	17	16.34	300	6	9.63	137	6	6.23	3
4	1129	23	22.69	612	13	16.16	265	16	9.38	113	3	5.60	4
5	1005	27	22.01	543	16	15.80	222	6	8.66	92	..	5.03	5
6	871	27	20.90	473	14	15.18	180	8	7.72	82	1	4.88	6
7	749	25	19.77	412	16	14.58	159	6	7.49	76	2	4.91	7
8	635	11	18.48	355	9	13.85	131	1	6.76	61	3	4.24	8
9	554	15	17.78	299	13	12.83	119	6	6.74	50	6	3.77	9
10	456	18	16.14	247	18	11.63	103	9	6.36	42	5	3.46	10
11	353	13	13.77	187	13	9.65	77	5	5.14	26	4	2.30	11
12	282	11	12.10	145	2	8.21	64	4	4.63	19	3	1.75	12
13	221	9	10.41	129	3	7.96	47	8	3.68	11	2	1.09	13
14	177	9	9.13	106	7	7.08	34	4	2.88	7	2	.76	14
15	146	7	8.26	85	4	6.15	22	3	2.02	2	..	.23	15
16	103	10	6.36	58	5	4.54	12	..	1.19	..	..	..	16
17	77	10	5.14	41	7	3.48	9	1	.97	..	..	..	17
18	50	4	3.62	28	2	2.57	6	..	.70	..	..	..	18
19	40	2	3.13	20	3	1.99	6	..	.76	..	..	..	19
20	27	1	2.29	14	..	1.51	4	..	.55	..	..	..	20
21	12	..	1.10	10	2	1.17	4	..	.59	..	..	..	21
22	12	3	1.19	6	1	.76	1	..	.16	..	..	..	22
23	4	2	.43	4	1	.55	..	..	..	..	..	..	23
24	1	..	.12	3	1	.45	..	..	..	..	..	..	24
1-5	6523	121	111.01	3517	77	78.48	1511	41	44.80	679	15	27.61	1-5
6-24	4770	177	170.12	2622	121	124.14	978	55	58.34	376	28	27.39	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	22640	133	77.71	171	34282	202	133.21	152	19027	116	102.40	113	1
2	15841	134	72.34	185	25564	180	127.46	141	14370	123	105.77	116	2
3	13855	96	64.69	148	22877	147	117.42	125	12807	110	101.65	108	3
4	11952	76	57.00	133	20041	151	106.73	141	11206	101	97.11	104	4
5	10271	71	49.99	142	17346	116	95.85	121	9726	83	90.73	91	5
1-5	74559	510	321.73	159	120110	796	580.67	137	67136	533	497.66	107	1-5
6-7	15855	114	77.92	146	27248	169	158.82	106	15260	150	157.84	95	6-7
8-10	14712	96	74.03	130	25962	175	168.79	104	14786	195	184.94	105	8-10
11-15	10524	68	56.57	120	18313	169	148.31	114	10897	195	186.18	105	11-15
16-24	3108	28	20.79	135	5015	63	59.92	105	3243	68	89.74	76	16-24
1-24	118758	816	551.04	148	196648	1372	1116.51	123	111322	1141	1116.36	102	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	6442	71	70.44	101	582	12	13.08	92	82973	534	396.84	135	1
2	5122	81	74.52	109	479	7	14.80	47	61376	525	394.89	133	2
3	4625	74	76.47	97	437	12	15.86	76	54601	439	376.09	117	3
4	4123	69	74.58	93	378	19	14.98	127	47700	416	350.40	119	4
5	3665	81	72.32	112	314	6	13.69	44	41322	357	322.58	111	5
1-5	23977	376	368.33	102	2190	56	72.41	77	287972	2271	1840.80	123	1-5
6-7	6000	142	134.06	106	497	17	25.00	68	64860	592	553.64	107	6-7
8-10	6122	167	170.68	98	506	30	31.33	96	62088	663	629.77	105	8-10
11-15	4444	170	176.83	96	309	35	24.48	143	44487	637	592.37	108	11-15
16-24	1197	80	76.70	104	42	1	4.92	20	12605	240	252.07	95	16-24
1-24	41740	935	926.60	101	3544	139	158.14	88	472012	4403	3868.65	114	1-24

**TABLE X**  
**MORTALITY AMONG WOMEN**  
**WIDOWS AND DIVORCED**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	45	1	.14	1347	7	4.45	6075	30	21.26	10967	44	40.58	1
2	20	..	.09	783	5	3.52	3966	20	18.24	7638	51	36.66	2
3	17	..	.08	648	8	2.98	3392	26	15.94	6668	40	32.67	3
4	12	..	.06	487	3	2.29	2771	22	13.30	5540	28	27.70	4
5	8	..	.04	369	3	1.77	2269	17	11.12	4687	32	24.37	5
6	5	..	.02	289	5	1.39	1840	7	9.02	3820	23	20.25	6
7	4	..	.02	233	2	1.14	1516	8	7.58	3107	14	16.78	7
8	4	..	.02	189	3	.93	1233	4	6.17	2553	8	14.04	8
9	3	..	.01	152	2	.74	1001	5	5.11	2064	16	11.76	9
10	3	..	.01	122	2	.60	797	2	4.14	1653	7	9.75	10
11	1	..	.00	93	3	.47	618	5	3.28	1295	9	8.03	11
12	1	..	.00	73	..	.37	477	4	2.58	1073	3	7.08	12
13	1	..	.00	56	..	.29	353	4	1.94	838	6	5.87	13
14	..	..	..	51	1	.27	278	1	1.58	674	7	5.06	14
15	..	..	..	39	..	.21	210	2	1.24	509	3	4.07	15
16	..	..	..	29	1	.16	157	..	.97	342	3	2.91	16
17	..	..	..	22	1	.12	111	1	.73	271	1	2.47	17
18	..	..	..	12	..	.07	88	2	.62	198	..	1.94	18
19	..	..	..	8	..	.05	65	1	.49	147	1	1.56	19
20	..	..	..	4	..	.02	50	..	.40	99	..	1.14	20
21	..	..	..	..	..	..	15	1	.13	41	1	.51	21
22	..	..	..	..	..	..	7	..	.06	24	..	.32	22
23	..	..	..	..	..	..	3	..	.03	15	..	.22	23
24	..	..	..	..	..	..	2	..	.02	7	..	.11	24
1-5	102	1	.41	3634	26	15.01	18473	115	79.86	35500	195	161.98	1-5
6-24	22	..	.08	1372	20	6.83	8821	47	46.09	18730	102	113.87	6-24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	12849	69	52.68	11646	48	54.74	9413	60	60.24	6180	58	56.24	1
2	9255	48	48.13	8525	61	54.56	7027	78	61.84	4834	63	60.43	2
3	8109	44	43.79	7507	53	51.80	6220	67	59.09	4309	67	59.46	3
4	6812	46	38.83	6354	48	47.66	5305	71	55.17	3745	54	56.18	4
5	5727	41	33.79	5406	42	43.25	4535	53	51.25	3282	54	53.50	5
6	4695	35	29.11	4438	46	37.72	3832	40	46.75	2839	57	49.68	6
7	3859	24	25.47	3655	33	33.26	3242	43	42.79	2434	59	46.25	7
8	3194	20	22.36	3005	30	29.45	2729	46	39.02	2085	52	42.95	8
9	2663	23	19.97	2518	15	26.69	2266	39	34.90	1764	45	39.69	9
10	2182	13	17.46	2066	30	23.76	1878	31	31.36	1479	44	36.53	10
11	1722	22	14.64	1596	14	19.95	1460	27	26.43	1131	30	30.76	11
12	1384	11	12.59	1288	18	17.39	1196	19	23.44	922	22	27.66	12
13	1082	9	10.60	1006	12	14.69	972	21	20.80	759	26	25.12	13
14	854	9	9.05	809	10	12.78	785	23	18.37	625	22	22.81	14
15	670	11	7.71	640	11	10.94	641	16	16.47	490	25	19.70	15
16	446	5	5.58	411	5	7.60	428	15	12.11	322	22	14.23	16
17	347	6	4.68	310	6	6.23	317	8	9.89	229	13	11.11	17
18	250	3	3.65	236	3	5.17	236	5	8.12	168	12	8.92	18
19	194	1	3.07	186	1	4.46	177	8	6.71	110	5	6.39	19
20	125	4	2.14	140	7	3.70	131	8	5.46	80	3	5.06	20
21	54	1	1.00	61	2	1.78	65	3	2.98	43	2	2.95	21
22	30	..	.60	37	1	1.19	45	5	2.26	28	1	2.07	22
23	21	1	.46	19	1	.67	23	2	1.27	17	..	1.37	23
24	13	..	.31	8	3	.31	8	..	.48	9	1	.78	24
1-5	42752	248	217.22	39438	252	252.01	32500	329	287.59	22350	296	285.81	1-5
6-24	23785	198	190.45	22429	248	257.74	20431	359	349.61	15534	441	394.03	6-24



**TABLE X (Concluded)**  
**MORTALITY AMONG WOMEN**  
**WIDOWS AND DIVORCED**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	3304	44	40.31	2165	24	34.64	1079	18	22.12	657	19	17.87	1
2	2660	37	42.03	1807	32	36.86	870	22	23.93	527	14	20.64	2
3	2410	52	44.10	1649	26	39.58	784	22	25.17	468	22	21.96	3
4	2090	51	42.01	1491	33	39.36	692	27	24.50	408	15	20.99	4
5	1800	45	39.42	1332	38	38.76	601	23	23.44	365	13	20.43	5
6	1537	32	36.89	1151	40	36.95	512	21	21.96	305	13	18.59	6
7	1331	38	35.14	996	33	35.26	443	22	20.87	259	8	17.17	7
8	1145	31	33.32	838	48	32.68	372	18	19.20	212	12	15.12	8
9	969	31	31.10	680	37	29.17	314	16	17.77	168	14	12.93	9
10	806	36	28.53	547	23	25.76	254	16	15.67	133	6	11.07	10
11	613	16	23.91	415	19	21.41	193	19	12.89	90	15	7.98	11
12	504	24	21.62	332	17	18.79	143	11	10.34	63	10	6.01	12
13	400	14	18.84	276	18	17.03	109	8	8.53	43	8	4.39	13
14	325	13	16.77	215	14	14.36	83	7	7.04	31	2	3.46	14
15	261	21	14.77	170	19	12.29	68	6	6.25	25	1	3.02	15
16	165	14	10.18	114	14	8.93	44	3	4.38	19	2	2.47	16
17	116	8	7.75	82	8	6.95	37	4	3.99	14	1	1.92	17
18	79	6	5.71	56	6	5.15	29	3	3.39	12	3	1.78	18
19	59	2	4.62	43	4	4.28	23	2	2.91	8	2	1.29	19
20	47	4	3.99	31	3	3.34	19	1	2.61	4	..	.70	20
21	28	2	2.57	19	..	2.22	15	4	2.23	4	..	.75	21
22	14	3	1.39	14	..	1.77	6	1	.97	2	..	.41	22
23	6	..	.65	8	..	1.10	4	..	.70	..	..	..	23
24	5	..	.58	2	1	.30	1	..	.19	..	..	..	24
1-5	12264	229	207.87	8444	153	189.20	4026	112	119.16	2425	83	101.89	1-5
6-24	8410	295	298.33	5989	304	277.74	2669	162	161.89	1392	97	109.06	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	7467	38	25.85	147	23816	113	93.26	121	21059	108	114.98	94	1
2	4769	25	21.85	114	16893	99	84.79	117	15552	139	116.40	119	2
3	4057	34	19.00	179	14777	84	76.46	110	13727	120	110.89	108	3
4	3270	25	15.65	160	12352	74	66.53	111	11659	119	102.83	116	4
5	2646	20	12.93	155	10414	73	58.16	126	9941	95	94.50	101	5
1-5	22209	142	95.28	149	78252	443	379.20	117	71938	581	539.60	108	1-5
6-7	3887	22	19.17	115	15481	96	91.61	105	15167	162	160.52	101	6-7
8-10	3504	18	17.73	102	14309	87	95.34	91	14462	191	185.18	103	8-10
11-15	2251	20	12.23	164	10101	90	84.70	106	10393	171	181.26	94	11-15
16-24	573	7	3.87	181	2624	27	32.67	83	2838	83	80.39	103	16-24
1-24	32424	209	148.28	141	120767	743	683.52	109	114798	1188	1146.95	104	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insur- ance Years
1	11649	126	131.19	96	1736	37	39.99	93	65727	422	405.27	104	1
2	9301	132	139.32	95	1397	36	44.57	81	47912	431	406.93	106	2
3	8368	145	143.14	101	1252	44	47.13	93	42181	427	396.62	108	3
4	7326	138	137.55	100	1100	42	45.49	92	35707	398	368.05	108	4
5	6414	137	131.68	104	966	36	43.87	82	30381	361	341.14	106	5
1-5	43058	678	682.88	99	6451	195	221.05	88	221908	2039	1918.01	106	1-5
6-7	10288	259	240.17	108	1519	64	78.59	81	46342	603	590.06	102	6-7
8-10	10313	347	299.73	116	1453	82	91.76	89	44041	725	689.74	105	8-10
11-15	7438	300	305.84	98	848	87	69.91	124	31031	668	653.94	102	11-15
16-24	1894	134	124.36	108	241	26	30.69	85	8170	277	271.98	102	16-24
1-24	72991	1718	1652.98	104	10512	454	492.00	92	351492	4312	4123.73	105	1-24

**TABLE XI**  
**WOMEN**  
**INFLUENCE OF BUILD ON MORTALITY**

Height 4 Feet 11 Inches to 5 Feet 10 Inches Inclusive—All Policy Years Combined

Variation from Average Weight in Pounds	Ages at Entry 20 to 24 Inclusive				Ages at Entry 25 to 29 Inclusive			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
—50 and more	2	..	.14	..	1	..	..	..
—35 to —45	63	2	1.40	*	239	7	6.56	107
—25 to —30	1361	43	29.04	148	3393	107	86.58	124
—15 to —20	8427	206	177.93	116	14237	386	353.81	109
— 5 to —10	10692	250	223.29	112	9750	277	242.75	114
Average	2139	59	44.10	134	2672	66	64.61	102
+ 5 to +10	3247	75	65.85	114	3958	99	92.50	107
+15 to +20	1550	41	30.88	133	2078	58	47.94	121
+25 to +30	625	16	12.01	133	1039	27	23.55	115
+35 to +45	245	3	4.79	*	649	16	15.23	105
+50 to +60	146	5	2.95	*	498	9	12.71	71
+65 to +80	42	..	.87	..	129	12	3.53	*
+85 and more	7	..	.30	..	11	..	.37	..
Total	28546	700	593.55	118	38654	1064	950.14	112

Variation from Average Weight in Pounds	Ages at Entry 30 to 34 Inclusive				Ages at Entry 35 to 39 Inclusive			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
—50 and more	5	1	.23	*	19	..	.55	..
—35 to —45	505	16	16.04	100	990	35	37.28	94
—25 to —30	4995	133	147.11	90	5218	176	193.10	91
—15 to —20	12537	409	365.43	112	6037	235	214.61	110
— 5 to —10	4983	123	144.72	85	3031	94	103.18	91
Average	2031	70	56.66	124	1319	28	43.14	65
+ 5 to +10	3172	88	86.83	101	2197	71	73.46	97
+15 to +20	1949	48	53.05	90	1551	52	52.69	99
+25 to +30	1134	25	30.87	81	960	29	31.57	92
+35 to +45	1002	33	28.97	114	1216	53	44.28	120
+50 to +60	705	25	20.45	122	708	34	23.40	145
+65 to +80	150	5	5.39	*	149	5	5.95	*
+85 and more	20	..	.83	..	21	1	.61	*
Total	33188	976	956.58	102	23416	813	823.82	99

Variation from Average Weight in Pounds	Ages at Entry 40 to 44 Inclusive				Ages at Entry 45 to 49 Inclusive			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
—50 and more	16	2	.99	*	21	1	1.43	*
—35 to —45	1065	38	52.78	72	803	73	54.67	134
—25 to —30	3838	134	181.23	74	1897	107	133.83	80
—15 to —20	1960	97	94.88	102	899	55	64.67	85
— 5 to —10	1627	69	77.80	89	876	59	57.82	102
Average	755	32	33.97	94	437	23	28.49	81
+ 5 to +10	1257	53	56.74	93	791	60	56.39	106
+15 to +20	1066	53	49.09	108	603	47	40.19	117
+25 to +30	679	33	32.34	102	426	41	30.91	133
+35 to +45	1287	77	62.69	123	988	85	71.19	119
+50 to +60	429	24	23.64	102	312	28	26.16	107
+65 to +80	113	10	7.37	136	73	13	7.70	169
+85 and more	11	1	.98	*	10	..	.64	..
Total	14103	623	674.50	92	8136	592	574.09	103

\*Ratios not given on account of scantiness of data.

TABLE XI (Concluded)

## WOMEN

## INFLUENCE OF BUILD ON MORTALITY

Height 4 Feet 11 Inches to 5 Feet 10 Inches Inclusive—All Policy Years Combined

Variation from Average Weight in Pounds	Ages at Entry 50 to 53 Inclusive				Ages at Entry 54 to 56 Inclusive			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
-50 and more	22	4	4.12	*	13	..	1.83	..
-35 to -45	479	45	50.26	90	221	30	32.49	92
-25 to -30	770	86	83.29	103	288	53	46.31	114
-15 to -20	351	41	39.90	103	129	23	21.13	109
- 5 to -10	377	50	39.96	125	150	32	23.98	133
Average	227	32	24.20	132	97	13	13.76	94
+ 5 to +10	350	37	40.36	92	182	28	33.28	84
+15 to +20	321	51	31.93	160	126	22	17.99	122
+25 to +30	323	44	39.71	111	138	31	21.55	144
+35 to +45	529	89	63.81	139	226	35	35.72	98
+50 to +60	148	19	16.83	113	53	12	6.69	179
+65 to +80	28	7	3.63	*	8	5	1.45	*
+85 and more	8	2	1.11	*	1	..	.01	..
Total	3933	507	439.11	115	1632	284	256.19	111

Variation from Average Weight in Pounds	Ages at Entry 57 to 59 Inclusive				Ages at Entry 60 to 62 Inclusive			
	Number Entering	Actual Deaths	Expected Deaths	Ratio %	Number Entering	Actual Deaths	Expected Deaths	Ratio %
-50 and more	10	1	1.71	*	2	..	.80	..
-35 to -45	141	34	32.58	104	59	13	15.33	85
-25 to -30	159	30	29.35	102	79	23	23.75	97
-15 to -20	64	11	16.37	67	31	6	6.99	86
- 5 to -10	71	20	17.69	113	24	7	5.21	134
Average	52	13	11.67	111	15	6	4.80	125
+ 5 to +10	79	15	17.53	86	27	11	8.17	135
+15 to +20	72	18	17.40	103	27	10	8.37	119
+25 to +30	73	17	18.82	90	35	12	10.11	119
+35 to +45	120	42	26.26	160	42	13	11.54	113
+50 to +60	21	8	4.36	*	11	4	2.84	*
+65 to +80	4	1	.99	*	..	..	..	..
+85 and more	..	..	..	..	..	..	..	..
Total	866	210	194.73	108	352	105	97.91	107

## TOTAL—AGES AT ENTRY 20 TO 62 INCLUSIVE

Variation from Average Weight in Pounds	Number Entering	Actual Deaths	Expected Deaths	Ratio %
-50 and more	111	9	11.80	76
-35 to -45	4565	293	299.39	98
-25 to -30	21998	892	953.59	94
-15 to -20	44672	1469	1355.72	108
- 5 to -10	31581	981	936.40	105
Average	9744	342	325.40	105
+ 5 to +10	15260	537	531.11	101
+15 to +20	9343	400	349.53	114
+25 to +30	5432	275	251.44	109
+35 to +45	6304	446	364.48	122
+50 to +60	3031	168	140.03	120
+65 to +80	696	58	36.88	157
+85 and more	89	4	4.85	*
Total	152826	5874	5560.62	106

\*Ratios not given on account of scantiness of data.

**TABLE XII**  
**MORTALITY AMONG CERTAIN RACES**  
**NORTH AMERICAN INDIANS**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	28	..	.09	162	..	.53	319	2	1.12	284	2	1.05	1
2	18	..	.08	85	1	.38	187	..	.86	172	2	.83	2
3	14	..	.06	73	1	.34	154	4	.72	143	3	.70	3
4	12	..	.06	53	..	.25	124	..	.60	115	..	.58	4
5	11	..	.05	43	..	.21	96	2	.47	100	..	.52	5
6	4	..	.02	28	..	.13	73	..	.36	86	..	.46	6
7	4	..	.02	25	1	.12	62	..	.31	64	2	.35	7
8	2	..	.01	17	..	.08	44	..	.22	53	1	.29	8
9	2	..	.01	13	..	.06	34	..	.17	43	..	.25	9
10	1	..	.00	11	..	.05	29	..	.15	37	1	.22	10
11	..	..	..	11	..	.06	22	1	.12	24	..	.15	11
12	..	..	..	8	..	.04	18	..	.10	22	..	.15	12
13	..	..	..	6	..	.03	15	..	.08	21	..	.15	13
14	..	..	..	6	..	.03	14	2	.08	17	..	.13	14
15	..	..	..	6	..	.03	11	..	.06	12	..	.10	15
16	..	..	..	5	1	.03	9	..	.06	10	..	.09	16
17	..	..	..	4	..	.02	8	..	.05	6	..	.05	17
18	..	..	..	3	1	.02	7	..	.05	5	..	.05	18
19	..	..	..	1	..	.01	4	..	.03	5	..	.05	19
20	..	..	..	..	..	..	4	..	.03	4	..	.05	20
21	..	..	..	..	..	..	2	..	.02	2	..	.03	21
22	..	..	..	..	..	..	2	..	.02	..	..	..	22
23	..	..	..	..	..	..	1	..	.01	..	..	..	23
24	..	..	..	..	..	..	1	..	.01	..	..	..	24
1—5	83	..	.34	416	2	1.71	880	8	3.77	814	7	3.68	1—5
6—24	13	..	.06	144	3	.71	360	3	1.93	411	4	2.57	6—24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	287	..	1.18	176	1	.83	87	..	.56	29	..	.26	1
2	196	..	1.02	119	1	.76	59	1	.52	18	2	.23	2
3	166	2	.90	104	..	.72	45	..	.43	14	..	.19	3
4	135	1	.77	84	1	.63	34	..	.35	10	..	.15	4
5	108	2	.64	62	..	.50	26	..	.29	7	..	.11	5
6	83	1	.51	49	1	.42	20	..	.24	7	..	.12	6
7	65	..	.43	33	..	.30	17	..	.22	7	1	.13	7
8	51	..	.36	25	..	.25	16	..	.23	6	..	.12	8
9	41	..	.31	18	..	.19	15	..	.23	5	..	.11	9
10	36	..	.29	16	..	.18	12	..	.20	4	..	.10	10
11	27	..	.23	10	..	.13	7	..	.13	4	..	.11	11
12	20	..	.18	9	..	.12	7	..	.14	3	..	.09	12
13	18	..	.18	7	..	.10	6	..	.13	2	..	.07	13
14	13	..	.14	6	..	.09	5	3	.12	1	..	.04	14
15	12	..	.14	4	..	.07	2	..	.05	1	..	.04	15
16	10	..	.13	2	..	.04	1	..	.03	1	1	.04	16
17	7	..	.09	1	..	.02	..	..	..	..	..	..	17
18	5	..	.07	1	..	.02	..	..	..	..	..	..	18
19	3	..	.05	1	..	.02	..	..	..	..	..	..	19
20	3	..	.05	1	..	.03	..	..	..	..	..	..	20
21	2	..	.04	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	24
1—5	892	5	4.51	545	3	3.44	251	1	2.15	78	2	.94	1—5
6—24	396	1	3.20	183	1	1.98	108	3	1.72	41	2	.97	6—24

**TABLE XII (Concluded)**  
**MORTALITY AMONG CERTAIN RACES**  
**NORTH AMERICAN INDIANS**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Years
1	13	..	.16	11	..	.18	5	..	.10	1	..	.03	1
2	5	..	.08	8	..	.16	4	..	.11	1	..	.04	2
3	4	..	.07	6	1	.14	4	..	.13	1	..	.04	3
4	4	..	.08	5	..	.13	1	..	.04	1	..	.05	4
5	4	..	.09	4	..	.12	1	..	.04	1	..	.05	5
6	4	..	.10	3	..	.10	1	..	.04	1	..	.06	6
7	3	..	.08	2	..	.07	..	..	..	1	..	.06	7
8	2	..	.06	1	..	.04	..	..	..	1	..	.07	8
9	2	..	.06	1	..	.04	..	..	..	1	..	.07	9
10	2	..	.07	1	..	.05	..	..	..	1	..	.08	10
11	2	1	.08	..	..	..	..	..	..	1	..	.08	11
12	1	..	.04	..	..	..	..	..	..	1	..	.09	12
13	1	..	.05	..	..	..	..	..	..	1	..	.10	13
14	1	..	.05	..	..	..	..	..	..	1	..	.11	14
15	1	..	.06	..	..	..	..	..	..	1	..	.12	15
16	1	..	.06	..	..	..	..	..	..	1	..	.13	16
17	1	..	.07	..	..	..	..	..	..	1	..	.14	17
18	..	..	..	..	..	..	..	..	..	1	..	.15	18
19	..	..	..	..	..	..	..	..	..	..	..	..	19
20	..	..	..	..	..	..	..	..	..	..	..	..	20
21	..	..	..	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	24
1-5	30	..	.48	34	1	.73	15	..	.42	5	..	.21	1-5
6-24	21	1	.78	8	..	.30	1	..	.04	13	..	1.26	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	509	2	1.74	115	571	2	2.23	90	263	1	1.39	72	1
2	290	1	1.32	76	368	2	1.85	108	178	2	1.28	156	2
3	241	5	1.12	446	309	5	1.60	313	149	..	1.15	..	3
4	189	..	.91	..	250	1	1.35	74	118	1	.98	102	4
5	150	2	.73	274	208	2	1.16	172	88	..	.79	..	5
1-5	1379	10	5.82	172	1706	12	8.19	147	796	4	5.59	72	1-5
6-7	196	1	.96	104	298	3	1.75	171	119	1	1.18	85	6-7
8-10	153	..	.75	..	261	2	1.72	116	102	..	1.28	..	8-10
11-15	117	3	.63	476	186	..	1.55	..	63	3	1.08	278	11-15
16-24	51	2	.36	556	62	..	.75	..	7	..	.16	..	16-24
1-24	1896	16	8.52	188	2513	17	13.96	122	1087	8	9.29	86	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	53	..	.60	..	6	..	.13	..	1402	5	6.09	82	1
2	31	2	.47	426	5	..	.15	..	872	7	5.07	138	2
3	24	1	.40	250	5	..	.17	..	728	11	4.44	248	3
4	19	..	.36	..	2	..	.09	..	578	2	3.69	54	4
5	15	..	.32	..	2	..	.09	..	463	4	3.09	129	5
1-5	142	3	2.15	140	20	..	.63	..	4043	29	22.38	130	1-5
6-7	26	1	.60	167	3	..	.16	..	642	6	4.65	129	6-7
8-10	24	..	.65	..	3	..	.22	..	543	2	4.62	43	8-10
11-15	17	1	.63	159	5	..	.50	..	388	7	4.39	159	11-15
16-24	3	1	.17	588	3	..	.42	..	126	3	1.86	161	16-24
1-24	212	6	4.20	143	34	..	1.93	..	5742	47	37.90	124	1-24

**TABLE XIII**  
**MORTALITY AMONG CERTAIN RACES**  
**COLORED MINISTERS, TEACHERS AND OTHER PROFESSIONAL MEN**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	9	..	.03	267	1	.88	781	4	2.73	1072	7	3.97	1
2	7	..	.03	175	..	.79	513	7	2.36	764	7	3.67	2
3	6	..	.03	145	2	.67	435	4	2.04	645	4	3.16	3
4	6	..	.03	119	1	.56	380	5	1.82	566	3	2.83	4
5	4	..	.02	95	..	.46	301	1	1.47	482	3	2.51	5
6	2	..	.01	76	1	.36	247	..	1.21	392	..	2.08	6
7	2	..	.01	63	..	.31	205	..	1.03	309	3	1.67	7
8	..	..	..	48	..	.24	160	3	.80	237	1	1.30	8
9	..	..	..	39	..	.19	126	1	.64	199	4	1.13	9
10	..	..	..	27	..	.13	90	3	.47	154	..	.91	10
11	..	..	..	25	..	.13	72	..	.38	123	1	.76	11
12	..	..	..	22	1	.11	66	..	.36	101	1	.67	12
13	..	..	..	18	..	.09	60	..	.33	88	1	.62	13
14	..	..	..	16	..	.08	56	..	.32	73	1	.55	14
15	..	..	..	15	..	.08	46	..	.27	64	..	.51	15
16	..	..	..	8	..	.04	32	..	.20	52	..	.44	16
17	..	..	..	7	..	.04	26	..	.17	41	1	.37	17
18	..	..	..	7	..	.04	20	..	.14	32	..	.31	18
19	..	..	..	7	..	.04	15	..	.11	25	..	.27	19
20	..	..	..	4	..	.02	9	..	.07	15	1	.17	20
21	..	..	..	1	..	.01	5	..	.04	4	..	.05	21
22	..	..	..	..	..	..	3	..	.03	2	..	.03	22
23	..	..	..	..	..	..	2	..	.02	2	..	.03	23
24	..	..	..	..	..	..	1	..	.01	2	..	.03	24
1-5	32	..	.14	801	4	3.36	2410	21	10.42	3529	24	16.14	1-5
6-24	4	..	.02	383	2	1.91	1241	7	6.60	1915	14	11.90	6-24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	1026	10	4.21	696	3	3.27	397	5	2.54	157	..	1.43	1
2	726	6	3.78	449	3	2.87	259	2	2.28	108	2	1.35	2
3	627	1	3.39	379	3	2.62	226	3	2.15	97	2	1.34	3
4	532	2	3.03	315	4	2.36	194	5	2.02	76	2	1.14	4
5	443	1	2.61	256	3	2.05	148	5	1.67	59	1	.96	5
6	358	4	2.22	209	2	1.78	114	2	1.39	47	..	.82	6
7	280	2	1.85	162	2	1.47	92	2	1.21	31	..	.59	7
8	230	2	1.61	126	1	1.23	73	1	1.04	25	1	.52	8
9	184	1	1.38	98	3	1.04	57	3	.88	19	1	.43	9
10	156	2	1.25	76	..	.87	46	1	.77	16	..	.40	10
11	128	1	1.09	52	..	.65	35	2	.63	9	1	.24	11
12	106	1	.96	47	..	.63	27	2	.53	7	..	.21	12
13	85	1	.83	44	..	.64	22	..	.47	6	..	.20	13
14	67	1	.71	37	1	.58	16	2	.37	6	..	.22	14
15	58	..	.67	33	1	.56	13	1	.33	5	..	.20	15
16	44	1	.55	24	1	.44	10	1	.28	4	..	.18	16
17	36	..	.49	21	..	.42	6	2	.19	4	..	.19	17
18	25	1	.37	17	..	.37	4	..	.14	3	1	.16	18
19	17	..	.27	14	2	.34	3	..	.11	..	..	..	19
20	9	..	.15	11	1	.29	2	..	.08	..	..	..	20
21	6	..	.11	4	..	.12	1	..	.05	..	..	..	21
22	4	..	.08	3	..	.10	..	..	..	..	..	..	22
23	2	..	.04	2	..	.07	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	24
1-5	3354	20	17.02	2095	16	13.17	1224	20	10.66	497	7	6.22	1-5
6-24	1795	17	14.63	980	14	11.60	521	19	8.47	182	4	4.36	6-24

**TABLE XIII (Concluded)**  
**MORTALITY AMONG CERTAIN RACES**  
**COLORED MINISTERS, TEACHERS AND OTHER PROFESSIONAL MEN**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Years
1	55	..	.67	27	1	.43	11	..	.23	5	..	.15	1
2	43	1	.68	21	..	.43	7	..	.19	3	..	.13	2
3	33	..	.60	16	1	.38	5	..	.16	3	..	.16	3
4	28	1	.56	13	..	.34	3	..	.11	3	..	.17	4
5	21	1	.46	11	1	.32	3	..	.12	1	..	.05	5
6	17	1	.41	8	..	.26	3	..	.13	..	..	..	6
7	12	1	.32	6	..	.21	2	..	.09	..	..	..	7
8	10	..	.29	6	..	.23	2	1	.10	..	..	..	8
9	7	..	.22	4	..	.17	1	1	.06	..	..	..	9
10	6	..	.21	4	..	.19	..	..	..	..	..	..	10
11	4	..	.16	3	..	.15	..	..	..	..	..	..	11
12	4	..	.17	2	..	.11	..	..	..	..	..	..	12
13	4	..	.19	1	..	.06	..	..	..	..	..	..	13
14	4	..	.21	1	..	.07	..	..	..	..	..	..	14
15	4	2	.23	1	..	.07	..	..	..	..	..	..	15
16	1	..	.06	..	..	..	..	..	..	..	..	..	16
17	1	1	.07	..	..	..	..	..	..	..	..	..	17
18	..	..	..	..	..	..	..	..	..	..	..	..	18
19	..	..	..	..	..	..	..	..	..	..	..	..	19
20	..	..	..	..	..	..	..	..	..	..	..	..	20
21	..	..	..	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	24
1-5	180	3	2.97	88	3	1.90	29	..	.81	15	..	.66	1-5
6-24	74	5	2.54	36	..	1.52	8	2	.38	..	..	..	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	1057	5	3.64	137	2098	17	8.18	208	1093	8	5.81	138	1
2	695	7	3.18	220	1490	13	7.45	174	708	5	5.15	97	2
3	586	6	2.74	219	1272	5	6.55	76	605	6	4.77	126	3
4	505	6	2.41	249	1098	5	5.86	85	509	9	4.38	205	4
5	400	1	1.95	51	925	4	5.12	78	404	8	3.72	215	5
1-5	3243	25	13.92	180	6883	44	33.16	133	3319	36	23.83	151	1-5
6-7	595	1	2.93	34	1339	9	7.82	115	577	8	5.85	137	6-7
8-10	490	7	2.47	283	1160	10	7.58	132	476	9	5.83	154	8-10
11-15	396	1	2.15	47	893	8	7.37	109	326	9	5.39	167	11-15
16-24	147	..	.98	..	318	4	3.76	106	122	7	3.00	233	16-24
1-24	4871	34	22.45	151	10593	75	59.69	126	4820	69	43.90	157	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	239	1	2.53	40	16	..	.38	..	4503	31	20.54	151	1
2	172	3	2.46	122	10	..	.32	..	3075	28	18.56	151	2
3	146	3	2.32	129	8	..	.32	..	2617	20	16.70	120	3
4	117	3	2.04	147	6	..	.28	..	2235	23	14.97	154	4
5	91	3	1.74	172	4	..	.17	..	1824	16	12.70	126	5
1-5	765	13	11.09	117	44	..	1.47	..	14254	118	83.47	141	1-5
6-7	121	2	2.61	77	5	..	.22	..	2637	20	19.43	103	6-7
8-10	97	2	2.66	75	3	2	.16	1250	2226	30	18.70	160	8-10
11-15	61	3	2.49	120	..	..	..	..	1676	21	17.40	121	11-15
16-24	13	2	.66	303	..	..	..	..	600	13	8.40	155	16-24
1-24	1057	22	19.51	113	52	2	1.85	108	21393	202	147.40	137	1-24

**TABLE XIV**  
**MORTALITY AMONG CERTAIN RACES**

**COLORED MEN—EXCLUDING MINISTERS, TEACHERS AND OTHER PROFESSIONAL MEN**

Ages at Entry 15-19				20-24			25-29			30-34			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	189	3	.59	1372	13	4.53	2504	15	8.76	3219	23	11.91	1
2	119	3	.51	804	3	3.62	1550	16	7.13	2095	11	10.06	2
3	88	..	.40	653	2	3.00	1274	6	5.99	1746	9	8.56	3
4	68	..	.31	507	2	2.38	1012	9	4.86	1446	18	7.23	4
5	56	..	.26	380	3	1.82	806	6	3.95	1157	10	6.02	5
6	39	1	.18	276	4	1.32	620	9	3.04	909	14	4.82	6
7	32	..	.15	214	2	1.05	471	3	2.36	715	5	3.86	7
8	21	1	.10	161	2	.79	378	6	1.89	578	5	3.18	8
9	15	..	.07	126	1	.62	305	..	1.56	464	3	2.64	9
10	7	..	.03	89	..	.44	255	3	1.33	386	3	2.28	10
11	5	..	.02	66	..	.33	199	1	1.05	325	3	2.02	11
12	4	..	.02	60	..	.30	167	..	.90	270	5	1.78	12
13	2	..	.01	49	1	.25	149	3	.82	217	1	1.52	13
14	1	..	.00	43	..	.22	126	1	.72	187	3	1.40	14
15	..	..	..	36	1	.19	111	1	.65	160	1	1.28	15
16	..	..	..	28	..	.15	90	1	.56	131	..	1.11	16
17	..	..	..	25	..	.14	75	..	.50	108	..	.98	17
18	..	..	..	16	..	.09	62	1	.43	92	1	.90	18
19	..	..	..	10	..	.06	46	..	.35	68	..	.72	19
20	..	..	..	7	..	.04	40	2	.32	51	..	.59	20
21	..	..	..	3	..	.02	24	1	.20	24	1	.30	21
22	..	..	..	1	..	.01	17	..	.15	17	..	.23	22
23	..	..	..	..	..	..	9	..	.09	13	..	.19	23
24	..	..	..	..	..	..	4	..	.04	5	..	.08	24
1-5	520	6	2.07	3716	23	15.35	7146	52	30.69	9663	71	43.78	1-5
6-24	126	2	.58	1210	11	6.02	3148	32	16.96	4720	45	29.88	6-24

Ages at Entry 35-39				40-44			45-49			50-53			
Insur- ance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insur- ance Years
1	3453	13	14.16	2761	28	12.98	2104	15	13.47	1072	9	9.76	1
2	2246	15	11.68	1777	19	11.37	1363	15	11.99	667	6	8.34	2
3	1877	15	10.14	1520	18	10.49	1132	24	10.75	580	7	8.00	3
4	1575	23	8.98	1225	20	9.19	913	12	9.50	477	9	7.16	4
5	1232	6	7.27	938	5	7.50	699	11	7.90	376	9	6.13	5
6	976	14	6.05	720	8	6.12	521	2	6.36	252	4	4.41	6
7	740	9	4.88	532	7	4.84	387	8	5.11	177	7	3.36	7
8	567	4	3.97	422	5	4.14	297	7	4.25	133	2	2.74	8
9	460	4	3.45	338	6	3.58	223	3	3.43	109	4	2.45	9
10	353	4	2.82	272	10	3.13	184	9	3.07	85	6	2.10	10
11	273	2	2.32	223	7	2.79	145	3	2.62	61	3	1.66	11
12	239	7	2.17	181	2	2.44	118	3	2.31	48	2	1.44	12
13	201	4	1.97	157	3	2.29	93	1	1.99	36	3	1.19	13
14	168	4	1.78	139	4	2.20	78	1	1.83	32	4	1.17	14
15	138	4	1.59	113	4	1.93	68	2	1.75	24	2	.96	15
16	114	3	1.43	77	2	1.42	48	1	1.36	16	..	.71	16
17	92	5	1.24	60	1	1.21	35	2	1.09	13	..	.63	17
18	72	3	1.05	52	2	1.14	25	1	.86	12	1	.64	18
19	55	2	.87	39	..	.94	18	1	.68	11	..	.64	19
20	40	1	.68	32	..	.84	14	..	.58	8	..	.51	20
21	17	..	.31	16	..	.47	2	..	.09	4	2	.27	21
22	11	1	.22	10	..	.32	1	1	.05	1	..	.07	22
23	6	..	.13	7	..	.25	..	..	..	..	..	..	23
24	5	..	.12	2	..	.08	..	..	..	..	..	..	24
1-5	10383	72	52.23	8221	90	51.53	6211	77	53.61	3172	40	39.39	1-5
6-24	4527	71	37.05	3392	61	40.13	2257	45	37.43	1022	40	24.95	6-24



**TABLE XIV (Concluded)**  
**MORTALITY AMONG CERTAIN RACES**

**COLORED MEN—EXCLUDING MINISTERS, TEACHERS AND OTHER PROFESSIONAL MEN**

Ages at Entry 54-56				57-59			60-62			63 and over			
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Exposed to Risk	Actual Deaths	Expected Deaths	Insurance Years
1	371	3	4.53	175	1	2.80	63	1	1.29	13	..	.35	1
2	244	5	3.86	107	..	2.18	33	1	.91	10	..	.39	2
3	214	7	3.92	96	4	2.30	27	2	.87	10	..	.47	3
4	174	..	3.50	80	1	2.11	18	..	.64	5	2	.24	4
5	134	2	2.93	65	1	1.89	13	..	.51	2	..	.10	5
6	85	1	2.04	50	..	1.61	10	..	.43	2	..	.11	6
7	60	3	1.58	32	..	1.13	7	..	.33	2	1	.12	7
8	45	1	1.31	27	2	1.05	5	..	.26	1	..	.07	8
9	35	2	1.12	17	2	.73	4	..	.23	..	..	..	9
10	29	1	1.03	12	..	.57	3	..	.19	..	..	..	10
11	23	1	.90	11	..	.57	3	..	.20	..	..	..	11
12	17	1	.73	10	..	.57	2	..	.14	..	..	..	12
13	14	..	.66	7	..	.43	1	..	.08	..	..	..	13
14	12	..	.62	6	..	.40	..	..	..	..	..	..	14
15	10	..	.57	5	..	.36	..	..	..	..	..	..	15
16	9	2	.56	3	2	.23	..	..	..	..	..	..	16
17	7	..	.47	1	1	.08	..	..	..	..	..	..	17
18	6	2	.43	..	..	..	..	..	..	..	..	..	18
19	4	1	.31	..	..	..	..	..	..	..	..	..	19
20	3	1	.25	..	..	..	..	..	..	..	..	..	20
21	1	..	.09	..	..	..	..	..	..	..	..	..	21
22	..	..	..	..	..	..	..	..	..	..	..	..	22
23	..	..	..	..	..	..	..	..	..	..	..	..	23
24	..	..	..	..	..	..	..	..	..	..	..	..	24
1-5	1137	17	18.74	523	7	11.28	154	4	4.22	40	2	1.55	1-5
6-24	360	16	12.67	181	7	7.73	35	..	1.86	5	1	.30	6-24

**SYNOPSIS**

Ages at Entry 15-29					30-39				40-49				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	4065	31	13.88	223	6672	36	26.07	138	4865	43	26.45	163	1
2	2473	22	11.26	195	4341	26	21.74	120	3140	34	23.36	146	2
3	2015	8	9.39	85	3623	24	18.70	128	2652	42	21.24	198	3
4	1587	11	7.55	146	3021	41	16.21	253	2138	32	18.69	171	4
5	1242	9	6.03	149	2389	16	13.29	120	1637	16	15.40	104	5
1-5	11382	81	48.11	168	20046	143	96.01	149	14432	167	105.14	159	1-5
6-7	1652	19	8.10	235	3340	42	19.61	214	2160	25	22.43	111	6-7
8-10	1357	13	6.83	190	2808	23	18.34	125	1736	40	21.60	185	8-10
11-15	1018	8	5.48	146	2178	34	17.83	191	1315	30	22.15	135	11-15
16-24	457	5	3.15	159	921	17	11.15	152	438	11	11.38	97	16-24
1-24	15866	126	71.67	176	29293	259	162.94	159	20081	273	182.70	149	1-24

Ages at Entry 50-59					60 and over				All Ages at Entry				
Insurance Years	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio %	Insurance Years
1	1618	13	17.09	76	76	1	1.64	61	17296	124	85.13	146	1
2	1018	11	14.38	76	43	1	1.30	77	11015	94	72.04	130	2
3	890	18	14.22	127	37	2	1.34	149	9217	94	64.89	145	3
4	731	10	12.77	78	23	2	.88	227	7500	96	56.10	171	4
5	575	12	10.95	110	15	..	.61	..	5858	53	46.28	115	5
1-5	4832	64	69.41	92	194	6	5.77	104	50886	461	324.44	142	1-5
6-7	656	15	14.13	106	21	1	.99	101	7829	102	65.26	156	6-7
8-10	492	20	13.10	153	13	..	.75	..	6406	96	60.62	158	8-10
11-15	316	16	12.23	131	6	..	.42	..	4833	88	58.11	151	11-15
16-24	99	12	5.89	204	..	..	..	..	1915	45	31.57	143	16-24
1-24	6395	127	114.76	111	234	7	7.93	88	71869	792	540.00	147	1-24















